

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151400/11/2022/489 **Prev Policy No** : 151400/11/2021/550
Cover Note No : - **Cover Note Dt** :
Insured's Name : 144747282 - M/s MODWARE IMPEX (GSTIN: 23AOVPM5285L1Z5) **Issuing Office** : 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)
Address : SURVEY NO.57/1/3, LASUDIYA MORI,36 SK COMPOUND, DEWAS NAKA,INDORE. **Address** : "Kanchan Sagar"
18/1,Old Palasia,A.B.Road
INDORE
INDORE MADHYA PRADESH 452003
INDORE MADHYA PRADESH 452010
Tel /Fax /Email : 0 / / 0 / NA **Tel /Fax /Email** : 0731-2534550 / 0731-4067574 /
lskanoj@orientalinsurance.co.in;151400@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC0000000281 JAINUINE INSURANCE BROKERS PVT LTD
Address : F-63 FIRST FLOOR, GOLANI MARKET,JALGAON,JALGAON,MAHARASHTRA,425001
Tel/Fax/Email : 02572225747/

Period of Insurance : FROM 00:00 ON 23/11/2021 TO MIDNIGHT OF 22/11/2022

Collection No & Dt : DC_I_INDCSH 3100010181 - 22/11/2021 **GST INVOICE NO** :2320275758 **UIN** :0
Gross Premium : 27,863 **GST** : 5,016 **Stamp Duty** : .5 **Total** : 32,879

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : 197/1, S R COMPOUND,LASUDIA MORI,DEWAS NAKA,
MADHYA PRADESH
INDORE
452010
INDORE

Risk Description : Material stored in Godown and Silos - Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein
Sum Insured : 2,50,00,000

RISK DETAILS

2 **Location of the Risk** : Addition in Location 47/33,47/34,47/37, S K Compound,
Lasudiya Mori, Dewas Naka, Indore Dist -
INDORE

Place : INDORE
Date : 22/11/2021



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

In case of any query regarding the Policy please call Toll Free No.
1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Authorised Signatory

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MADHYA PRADESH
 INDORE
 452010
 INDORE

RISK DETAILS

3 Location of the Risk 16 17 S K - 1 COMPOUND, LASUDIA MORI, DEWAS
 NAKA,

MADHYA PRADESH
 INDORE
 452010
 INDORE

1 SMI Desc	Nature of Stock	Sum Insured
All type of Plastic, Metal Water bottles, Jar , Flask & Kitchen ware Products & Such other Goods Pertaining to Insured's Trade whilst Stored &/or Lying any Where in Godown		2,50,00,000

SCHEDULE OF PREMIUM

Fire Basic Cover	24,225.00
ADD :STFI Cover	8,750.00
ADD :Terrorism	5,750.00
ADD :Earthquake (Fire And Shock)	1,250.00
LESS :High standard electrical equipment Used (With ISI Certification)	1,211.00
LESS :Good House Keeping Practices Maintained	1,211.00
LESS :Insured Regularly Conducts Mock Drills	1,211.00
LESS :Insured premises is above the periphery ground level.	1,211.00
LESS :Heat Extraction System Available at Insured Premises	1,211.00
LESS :Condition of insured building - Good	2,423.00
LESS :Insured Premises away from High density of industries/population area	2,423.00
LESS :No Water bodies within 1 km from Insured Premises	1,211.00
TOTAL PREMIUM	27,863.00
STAMP DUTY	0.50
ADD :SGST	2,508.00
ADD :CGST	2,508.00
TOTAL AMOUNT	32,879.00

Total Sum Insured In Words : Indian Rupees Two Crores Fifty Lakhs Only

Total Premium In Words : Indian Rupees Thirty-Two Thousand Eight Hundred Seventy-Nine Only

Excess:

Excess of 5000 for each and every claim
 Terrorism excess as per the clause attached.

DEDUCTIBLE:

Place : INDORE
 Date : 22/11/2021



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Attached to and forming part of policy number 151400/11/2022/489

Fire Excess & Excess of ₹ 5,000 (Rupees Five Thousand) for each claim

The Insurance under this policy is subject to warranties & Clauses otherwise stated herein:

1. AGREED BANK CLAUSE
2. Terrorism Damage Cover Endorsement
3. Terrorism Cancellation Clause
4. Terrorism Additional Exclusions
5. Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority.
6. Endorsement - Earthquake (Fire And Shock) - Add On Cover
7. Exclusions: 4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination.
8. Exclusions: 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
9. Exclusions: 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances
10. Exclusions: 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
11. Exclusions: 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from Bharat Grih Suraksha 24 any nuclear waste from combustion of nuclear fuel, or the radioactive,
12. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
13. Exclusions: 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
14. Exclusions: 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area
15. Exclusions: 12. Costs, fees or expenses for preparing any claim.
16. Coverages: Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
17. Coverages: Bush fire, Forest fire, Jungle fire. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
18. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
19. Exclusions: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:
20. Exclusions: 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	INDUSIND BANK LTD.	

Place : INDORE

Date : 22/11/2021



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For and on behalf of
The Oriental Insurance Company Limited

In case of any query regarding the Policy please call Toll Free No.
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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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Attached to and forming part of policy number 151400/11/2022/489

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at INDORE on 22ND DAY OF NOVEMBER 2021

Entered By : MS HEMLATA MAHESHWARI

Examined By : KAILASH C JAIN

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : OICL IP :

Policy Printed On : 15-JUN-22 12:43:26 MAC :

Authorised Signatory

Place : INDORE



IRDA-REGNO-556

Date : 22/11/2021

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