

# ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

**Policy No** : 151400/11/2022/491 **Prev Policy No** : 151400/11/2021/549  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 144747853 - M/s.MODWARE INDIA (GSTIN: 23ABOPM6858K1ZO) **Issuing Office** : 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)  
**Address** : 16,17 SK-1 COMPOUND LASUDIYA MORI,DEWAS NAKA, INDORE. **Address** : "Kanchan Sagar"  
18/1,Old Palasia,A.B.Road  
INDORE  
INDORE MADHYA PRADESH 452003  
**Tel /Fax /Email** : 0 / / 0 / NA **Tel /Fax /Email** : 0731-2534550 / 0731-4067574 /  
Iskanoj@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 26/11/2021 TO MIDNIGHT OF 25/11/2022

**Collection No & Dt** : DC\_I\_IND 3100010182 - 22/11/2021 **GST INVOICE NO** :2320275770 **UIN** :0  
**Gross Premium** : 16,715 **GST** : 3,008 **Stamp Duty** : .5 **Total** : 19,723

**Co Insurance Details** : None

## RISK DETAILS

1 **Location of the Risk** : 47/33,47/34,47/36,47/47 S K 1 COMPOUND,  
LASUDIYA MORI, DEWAS NAKA ,INDORE , INDORE-  
452010  
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** : 1,50,00,000

## RISK DETAILS

2 **Location of the Risk** : 16-17, S K 1 COMPOUND, LASUDIYA MORI  
DEWAS NAKA, 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

Page 1 of 4

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

MADHYA PRADESH  
 INDORE  
 452010  
 INDORE

**RISK DETAILS**

3 Location of the Risk 197/1 -S. R . Compound Lasudiya Mori Dewas Naka,  
 Indore

MADHYA PRADESH  
 INDORE  
 452010  
 INDORE

**RISK DETAILS**

4 Location of the Risk 13-14 SK-01 COMPOUND, LASUDIYA 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		1,50,00,000

**SCHEDULE OF PREMIUM**

Fire Basic Cover	14,535.00
ADD :STFI Cover	5,250.00
ADD :Terrorism	3,450.00
ADD :Earthquake (Fire And Shock)	750.00
LESS :High standard electrical equipment Used (With ISI Certification)	727.00
LESS :Good House Keeping Practices Maintained	727.00
LESS :Insured Regularly Conducts Mock Drills	727.00
LESS :Insured premises is above the periphery ground level.	727.00
LESS :Heat Extraction System Available at Insured Premises	727.00
LESS :Condition of insured building - Good	1,454.00
LESS :Insured Premises away from High density of industries/population area	1,454.00
LESS :No Water bodies within 1 km from Insured Premises	727.00
<b>TOTAL PREMIUM</b>	<b>16,715.00</b>
ADD :SGST	1,504.00
ADD :CGST	1,504.00
STAMP DUTY	0.50

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.

Authorised Signatory

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

Page 2 of 4

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

TOTAL AMOUNT

19,723.00

Total Sum Insured In Words : Indian Rupees One Crore Fifty Lakhs Only

Total Premium In Words : Indian Rupees Nineteen Thousand Seven Hundred Twenty-Three Only

**Excess:**

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

**DEDUCTIBLE:**

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

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

Page 3 of 4

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

**Attached to and forming part of policy number 151400/11/2022/491**

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	INDUSIND BANK LTD.	Y.N.ROAD, INDORE

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 12:46:10

MAC :

Authorised Signatory

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

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

Authorised Signatory

Page 4 of 4

