



The Oriental Insurance Company Limited

ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No :	151400/11/2023/496	Prev Policy No :	-
Cover Note No :	-	Cover Note Dt :	
Insured's Name :	167589553 - Vvrindavan Ginning & Pressing Industries (GSTIN: 27AAQFV4771P1Z2)	Issuing Office :	151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)
Address :	Vill:121/2,121/3 Navegaon Waghade,Teh: Gondpipari Dist: Chandrapur (M.S.)	Address :	"Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
	CHANDRAPUR MAHARASHTRA 442702		
Tel /Fax /Email :	/ / 0 / mailmohara@gmail.com	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 19:19 ON 16/12/2022 TO MIDNIGHT OF 15/12/2023**

Collection No & Dt :	DC_ _IND 3100010345 - 19/12/2022	GST INVOICE NO :	2321448732	UIN :	0
Gross Premium :	1,82,402	GST :	32,832	Stamp Duty :	.5
				Total :	2,15,234

Co Insurance Details : **None**

RISK DETAILS

1	Location of the Risk :	Vill:121/2,121/3 Navegaon Waghade,Teh: Gondpipari Dist: Chandrapur (M.S.)
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**MAHARASHTRA
CHANDRAPUR
442702
CHANDRAPUR**

Risk Description : **Cotton Gin and Press Houses**

Sum Insured : **8,00,00,000**

1	SMI Desc	Nature of Stock	Sum Insured
	All types of Buildings,Godown,Sheds,Wall compound,Water tank etc.		5,50,00,000

Place : **INDORE**
Date : **16/12/2022**



IRDA-REGNO-556

**For and on behalf of
The Oriental Insurance Company Limited**

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

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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The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2023/496

Tractor & loader attachment (2) & All types of Plant/Mach,Elect installation,Weigh bridge,D.G set,Transformers,Elect poles, Fire Fighting Equipments,Elect Motors and all other accessories,spares etc	2,50,00,000
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SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,82,402
STAMP DUTY	.5
ADD :SGST	
ADD :CGST	2,15,234
TOTAL AMOUNT	

Total Sum Insured In Words : Indian Rupees Eight Crores Only

Total Premium In Words : Indian Rupees Two Lakhs Fifteen Thousand Two Hundred Thirty-Four Only

Excess / Deductible:

The following minimum deductibles are applicable :

1. 5% of each claim subject to minimum of 10000 INR.
2. For Terrorism Risk, the excess shall be as per the Clause attached to this policy.

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

1. 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:
2. 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
3. AGREED BANK CLAUSE
4. Terrorism Damage Cover Endorsement
5. Terrorism Cancellation Clause
6. Terrorism Additional Exclusions
7. 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.
8. Endorsement - Earthquake (Fire And Shock) - Add On Cover
9. 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.
10. 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
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: 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
13. 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.
14. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
15. 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.

Place : INDORE



IRDA-REGNO-556

Date : 16/12/2022

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Attached to and forming part of policy number 151400/11/2023/496

16. 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
17. Exclusions:12. Costs, fees or expenses for preparing any claim. Monthly Declaration shall be on average value at risk during the month.
18. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
19. 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.)
20. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	PUNJAB NATIONAL BANK	BR. CHANDRAPUR

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 16TH DAY OF DECEMBER 2022

Entered By : D.K.TETWAL

Examined By : L S KANOJ

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : 600911 IP :

Policy Printed On : 19-DEC-22 13:39:07 MAC :

Authorised Signatory

Place : INDORE

Date : 16/12/2022



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