



# The Oriental Insurance Company Limited

## ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

<b>Policy No</b>	: 151400/11/2023/501	<b>Prev Policy No</b>	: -
<b>Cover Note No</b>	: -	<b>Cover Note Dt</b>	:
<b>Insured's Name</b>	: 167677392 - SHRI SANMATI INDUSTRIES (GSTIN: 23AEMFS1567A1Z8)	<b>Issuing Office</b>	: 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)
<b>Address</b>	: Survey NO. 92/2,Kukshi Road, Kasrawad, Barwani  KHANDWA MADHYA PRADESH 451228	<b>Address</b>	: "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
<b>Tel /Fax /Email</b>	: / / 0 / NA	<b>Tel /Fax /Email</b>	: 0731-2534550 / 0731-4067574 / Iskanoj@orientalinsurance.co.in;151400@orientalinsurance.co.in

### Agent/Broker Details

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

**Period of Insurance** : FROM 15:41 ON 21/12/2022 TO MIDNIGHT OF 20/12/2023

<b>Collection No &amp; Dt</b>	: DC_I_IND 3100010470 - 21/12/2022	<b>GST INVOICE NO</b>	:2321456608	<b>UIN</b>	:0		
<b>Gross Premium</b>	: 43,000	<b>GST</b>	: 7,740	<b>Stamp Duty</b>	: .5	<b>Total</b>	: 50,740

**Co Insurance Details** : None

### RISK DETAILS

<b>1</b>	<b>Location of the Risk</b>	:	Survey NO. 92/2,Kukshi Road, Kasrawad, Barwani  MADHYA PRADESH KHARGONE 451228 EAST NIMAR (KHANDWA)
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**Risk Description** : Cotton Gin and Press Houses

**Sum Insured** : 2,15,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	On entire plant and machinery fully automation balet system.penal bordt.motors transfarmr.electronic.equipment. etc		2,15,00,000

**Place** : INDORE  
**Date** : 21/12/2022



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 151400/11/2023/501

## SCHEDULE OF PREMIUM

Fire Basic Cover	37,582.00
ADD :STFI Cover	5,375.00
ADD :Terrorism	4,945.00
ADD :Earthquake (Fire And Shock)	2,150.00
LESS :Stocks are maintained well within the standard heap sizes	1,879.00
LESS :Maintained and good condition of Insured building	3,758.00
LESS :Geographical Location of the premises in a rural area	2,819.00
ADD :Under Writing Loading	1,404.00
<b>TOTAL PREMIUM</b>	<b>43,000.00</b>
ADD :CGST	3,870.00
ADD :SGST	3,870.00
STAMP DUTY	0.50
<b>TOTAL AMOUNT</b>	<b>50,740.00</b>

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

Total Premium In Words : Indian Rupees Fifty Thousand Seven Hundred Forty 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

Place : INDORE



IRDA-REGNO-556

Date : 21/12/2022

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Attached to and forming part of policy number 151400/11/2023/501

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	HDFC BANK LTD.	BARWANI

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 21ST DAY OF DECEMBER 2022

Entered By : KAILASH C JAIN

Examined By : L S KANOJ

For and on behalf of  
The Oriental Insurance Company Limited

Policy Printed By : 600911 IP :

Policy Printed On : 22-DEC-22 12:21:51 MAC :

Authorised Signatory

Place : INDORE

Date : 21/12/2022



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