



The Oriental Insurance Company Limited

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151400/11/2023/426	Prev Policy No : -
Cover Note No : -	Cover Note Dt :
Insured's Name : 166931778 - RAMESHWARAM COTTON MILLS (GSTIN: 0)	Issuing Office : 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)
Address : Sy No. 117 A/1 & 117 Aa1/2, Melasangem (V), Munipally (M), Sangareddy (Dist.)	Address : "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
	HYDERABAD ANDHRA PRADESH 500001
Tel /Fax /Email : / / 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 11:49 ON 21/11/2022 TO MIDNIGHT OF 20/11/2023

Collection No & Dt : DC_I_IND 3100009059 - 21/11/2022	GST INVOICE NO :2321394809	UIN :0
Gross Premium : 63,711	GST : 11,468	Stamp Duty : .5
		Total : 75,179

Co Insurance Details : None

RISK DETAILS

1	Location of the Risk :	Sy No. 117 A/1 & 117 Aa1/2, Melasangem (V), Munipally (M),
		TELANGANA HYDERABAD 502001 HYDERABAD

Risk Description : Cotton Gin and Press Houses

Sum Insured : 2,77,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	All types of Buildings ,Godown,Sheds,Wall compound, Water tank etc		2,77,00,000

Place : INDORE

Date : 21/11/2022



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 151400/11/2023/426

SCHEDULE OF PREMIUM

Fire Basic Cover	48,419.60
ADD :STFI Cover	6,925.00
ADD :Terrorism	6,371.00
ADD :Earthquake (Fire And Shock)	1,385.00
ADD :Under Writing Loading	610.00
TOTAL PREMIUM	63,711.00
ADD :IGST	11,468.00
STAMP DUTY	0.50
TOTAL AMOUNT	75,179.00

Total Sum Insured In Words : Indian Rupees Two Crores Seventy-Seven Lakhs Only

Total Premium In Words : Indian Rupees Seventy-Five Thousand One Hundred Seventy-Nine 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. Terrorism Damage Cover Endorsement
2. Terrorism Cancellation Clause
3. Terrorism Additional Exclusions
4. 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.
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. 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.
7. 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
8. 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
9. 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.
10. 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,
11. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
12. 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.
13. 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
14. Exclusions:12. Costs, fees or expenses for preparing any claim.
15. Coverages: Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
16. 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.)
17. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.

Place : INDORE



IRDA-REGNO-556

Date : 21/11/2022

For and on behalf of
The Oriental Insurance Company Limited

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

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18. 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:
19. 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
20. AGREED BANK CLAUSE

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	STATE BANK OF INDIA	SENDHWA

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 NOVEMBER 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 : 21-NOV-22 16:06:03 MAC :

Authorised Signatory

Place : INDORE

Date : 21/11/2022



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