



The Oriental Insurance Company Limited

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151400/11/2023/447 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 167107339 - RAM AGRO (GSTIN: 27ABDFR4681C1Z7) **Issuing Office** : 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)
Address : 174/1/B, NEAR RAJIV SAHAKARI SUTGIRNI, A/P PALASHI, DIST NANDURBAR **Address** : "Kanchan Sagar"
18/1, Old Palasia, A.B. Road
INDORE
INDORE MADHYA PRADESH 452003
DHULE MAHARASHTRA 425412
Tel /Fax /Email : / / 0 / ramagro257@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 13:51 ON 28/11/2022 TO MIDNIGHT OF 27/11/2023

Collection No & Dt : DC_ INDCSH 3100009393 - 28/11/2022 **GST INVOICE NO** : 2321411557 **UIN** : 0
Gross Premium : 80,001 **GST** : 14,400 **Stamp Duty** : .5 **Total** : 94,401

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : 174/1/B, NEAR RAJIV SAHAKARI SUTGIRNI, A/P PALASHI, DIST NANDURBAR
MAHARASHTRA
DHULE
425412
DHULE

Risk Description : Cotton Gin and Press Houses

Sum Insured : 4,00,00,000

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

Place : INDORE

Date : 28/11/2022



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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IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2023/447

on first class concentrated &
fabricated ginning house, pressing
house, shades, godowns, wall
boundary, labour quarters, office
building, gate etc.

2,00,00,000

SCHEDULE OF PREMIUM

Fire Basic Cover	69,920.00
ADD :STFI Cover	10,000.00
ADD :Terrorism	9,200.00
ADD :Earthquake (Fire And Shock)	4,000.00
LESS :Good House Keeping practices followed by the insured	3,496.00
LESS :Maintained and good condition of Insured building	6,992.00
LESS :Geographical Location of the premises in a rural area	5,244.00
ADD :Under Writing Loading	2,613.00
TOTAL PREMIUM	80,001.00
ADD :IGST	14,400.00
STAMP DUTY	0.50
TOTAL AMOUNT	94,401.00

Total Sum Insured In Words : Indian Rupees Four Crores Only

Total Premium In Words : Indian Rupees Ninety-Four Thousand Four Hundred One 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

Place : INDORE



IRDA-REGNO-556

Date : 28/11/2022

For and on behalf of
The Oriental Insurance Company Limited

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Authorised Signatory

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 151400/11/2023/447

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.
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	NANDURBAR

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 28TH 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 : 28-NOV-22 17:23:32 MAC :

Authorised Signatory

Place : INDORE

Date : 28/11/2022



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