



# The Oriental Insurance Company Limited

## ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

**Policy No** : 151400/11/2023/512 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 168074952 - PREMPRAKASH  
GINNING & PRESSING FACTORY  
(GSTIN: 23ABGPJ2966H1ZP) **Issuing Office** : 151400 - DO 4 INDORE (GSTIN:  
23AAACT0627R4Z4)  
**Address** : AT POST BAGOD TEH BARWAHA **Address** : "Kanchan Sagar"  
DIST KHARGONE 18/1,Old Palasia,A.B.Road  
INDORE  
INDORE MADHYA PRADESH 452003  
KHARGONE MADHYA PRADESH  
451220  
**Tel /Fax /Email** : / / 0 / satishand2@gmail.com **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 15:56 ON 06/01/2023 TO MIDNIGHT OF 05/01/2024

**Collection No & Dt** : DC\_I\_IND 3100011153 - 06/01/2023 **GST INVOICE NO** :2321487386 **UIN** :0  
**Gross Premium** : 3,200 **GST** : 576 **Stamp Duty** : .5 **Total** : 3,776

**Co Insurance Details** : None

### RISK DETAILS

1 **Location of the Risk** : AT POST BAGOD TEH BARWAHA DIST KHARGONE  
MADHYA PRADESH  
KHARGONE  
451220  
EAST NIMAR (KHANDWA)

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

**Sum Insured** : 16,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	On entire plant and machinery pressing		5,00,000
	Furniture, Fixtures & Fittings etc.		8,00,000
	I CLASS CONSTRUCTED PRESSING BUILDING		3,00,000

**Place** : INDORE

**Date** : 06/01/2023



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 151400/11/2023/512

## SCHEDULE OF PREMIUM

Fire Basic Cover	2,796.80
ADD :STFI Cover	400.00
ADD :Terrorism	368.00
ADD :Earthquake (Fire And Shock)	160.00
LESS :Level of density of population is less than 50000 persons per square km in the neighborhood	420.00
LESS :Geographical Location of the premises in a rural area	210.00
ADD :Under Writing Loading	105.00
<b>TOTAL PREMIUM</b>	<b>3,200.00</b>
ADD :CGST	288.00
ADD :SGST	288.00
STAMP DUTY	0.50
<b>TOTAL AMOUNT</b>	<b>3,776.00</b>

Total Sum Insured In Words : Indian Rupees Sixteen Lakhs Only

Total Premium In Words : Indian Rupees Three Thousand Seven Hundred Seventy-Six 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. 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.)
3. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
4. 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:
5. 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
6. Terrorism Damage Cover Endorsement
7. Terrorism Cancellation Clause
8. Terrorism Additional Exclusions
9. 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.
10. Endorsement - Earthquake (Fire And Shock) - Add On Cover
11. 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.
12. 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
13. 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
14. 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.
15. 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,
16. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.

Place : INDORE



IRDA-REGNO-556

Date : 06/01/2023

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 151400/11/2023/512

17. 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.
18. 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
19. Exclusions:12. Costs, fees or expenses for preparing any claim.
20. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	UNION BANK OF INDIA	BR. BAGOD

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 06TH DAY OF JANUARY 2023

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 : 06-JAN-23 17:48:46 MAC :

Authorised Signatory

Place : INDORE

Date : 06/01/2023



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