



The Oriental Insurance Company Limited

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY ENDORSEMENT SCHEDULE

Policy No : 151400/11/2023/614	Prev Policy No : -
Endorsement No : 151400/11/2023/614-001	Endorsement Date : 07/03/2023
Cover Note No : -	Cover Note Dt :
Insured's Name : 169046216 - Krishna Ginning and Pressing Factory (GSTIN: 27AIKPM1745L1ZV)	Issuing Office : 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)
Address : Gut No. 277, Digolamba, Tq. Ambajogai, Beed BEED MAHARASHTRA 431517	Address : "Kanchan Sagar" 18/1, Old Palasia, A.B. Road INDORE INDORE MADHYA PRADESH 452003
Tel /Fax /Email : / / 9422932161 / dhirajmantri5001@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 : LC000000281 JAINUINE INSURANCE BROKERS PVT LTD
Address : F-63 FIRST FLOOR, GOLANI MARKET, JALGAON, JALGAON, MAHARASHTRA, 425001
Tel/Fax/Email : 02572225747/

From 14:08 On 07/03/2023 To Midnight Of 05/03/2024

Collection No & Dt : GST INVOICE NO :2321606048 UIN :0
Gross Premium : 0 **GST** : 0 **Stamp Duty** : .5 **Total** : 0

Co Insurance Details : None

Type of Endorsement : Change In Risk/Cover

Endorsement Desc : Correction in property description as per mail dt. 06.03.2023.

RISK DETAILS

1 **Location of the Risk** : Gut No. 277, Digolamba, Tq. Ambajogai, Beed,

MAHARASHTRA
BEED
431517
BEED

Risk Description : Cotton Gin and Press Houses

Sum Insured : 0

1 SMI Desc	Nature of Stock	Sum Insured
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Place : INDORE
Date : 07/03/2023



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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Attached to and forming part of policy number 151400/11/2023/614

SCHEDULE OF PREMIUM

STAMP DUTY

0.50

Total Sum Insured In Words : Indian Rupees Only

Total Premium In Words : Indian Rupees 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover

In Consideration Of The Payment By The Insured To The Company Of The Sum Of _____ Additional Premium, It Is Hereby Agreed And Declared That Notwithstanding Anything Stated In The Printed Exclusions Of This Policy To The Contrary, This Insurance Is Extended To Cover Loss Or Damage (Including Loss Or Damage By Fire) To Any Of The Property Insured By This Policy Occasioned By Earthquake Including Landslide / Rockslide Resulting Therefrom But Excluding Flood Or Overflow Of The Sea, Lakes, Reservoirs And Rivers Caused By Earthquake.

Provided Always That All The Conditions Of This Policy Shall Apply (Except In So Far As They May Be Hereby Expressly Varied) And That Any Reference Therein To Loss Or Damage By Fire Shall Be Deemed To Apply Also To Loss Or Damage Directly Caused By Any Of The Perils Which This Insurance Extends To Include By Virtue Of This Endorsement.

Provided Always That All The Conditions Of This Policy Shall Apply (Except In So Far As They May Be Hereby Expressly Varied) And That Any Reference Therein To Loss Or Damage By Fire Shall Be Deemed To Apply Also To Loss Or Damage Directly Caused By Any Of The Perils Which This Insurance Extends To Include By Virtue Of This Endorsement.

Special Conditions

1) Excess Clause

5% Of Each And Every Claim Subject To A Minimum Of Rs.10,000/.

2) Extension Cover Shall Be Granted Only If The Entire Property In One Complex / Compound / Location Covered Under The Policy Is Extended To Cover This Risk And The Sum Insured For This Extension Is Identical To The Sum Insured Against The Risk Covered Under Main Policy Except For The Value Of The Plinth And Foundations Of The Building(S)..

3) Onus Of Proof

In The Event Of The Insured Making Any Claim For Loss Or Damage Under This Policy He Must (If So Required By The Company) Prove That The Loss Or Damage Was Occasioned By Or Through Or In Consequence Of Earthquake.

2. 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.

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.

3. 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

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 from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.

4. 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

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, unless otherwise expressly stated in the policy.

Place : INDORE



IRDA-REGNO-556

Date : 07/03/2023

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The Oriental Insurance Company Limited

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5. 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.
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.
6. 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,
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, toxic,explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
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.
9. 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
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 existing at the Commencement Date or later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.Subsidence of the land on which Your Premises stand, Landslide, Rockslide.
12. 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.)
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.) Missile testing operations.Riot, Strikes, Malicious Damages.
13. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.
14. 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:
15. 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
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,military rising, rebellion, revolution, insurrection or military or usurped power.
16. 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.
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.

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
Place :	INDORE	
Date :	07/03/2023	



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17. AGREED BANK CLAUSE

It is hereby declared and agreed:-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder. N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.
- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

1 STATE BANK OF INDIA

SME BRANCH, BEED

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 07TH DAY OF MARCH 2023

Entered By : L S KANOJ

Examined By : L S KANOJ

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : 600911

IP :

Policy Printed On : 07-MAR-23 14:13:50

MAC :

Authorised Signatory

Place : INDORE

Date : 07/03/2023



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18. Terrorism Damage Cover Endorsement

"It Is Hereby Declared And Agreed That In Consideration Of Payment Of Additional Premium Of Rs._____, The Terrorism Damage Exclusion Warranty Of The Riot, Strike, Malicious Damage Provision Forming Part Of The Within Mentioned Policy Stands Deleted. The Expression/S ""Terrorism And/Or Act Of Terrorism"" Shall Have The Same Meaning/S As Contained In Terrorism Damage Exclusion Warranty.

This Endorsement Does Not Cover Loss Of Or Damage Caused By

A)

i. Total Or Partial Cessation Of Work Or The Retardation Or Interruption Or Cessation Of Any Process Or Operations Or Omissions Of Any Kind.

ii. Permanent Or Temporary Dispossession Resulting From Confiscation, Commandeering, Requisition Or Destruction By Order Of The Government Or Any Lawfully Constituted Authority.

iii. Permanent Or Temporary Dispossession Of Any Building Or Plant Or Unit Of Machinery Resulting From The Unlawful Occupation By Any Person Of Such Building Or Plant Or Unit Or Machinery Or Prevention Of Access To The Same.

iv. Burglary, Housebreaking, Theft, Larceny Or Any Such Attempt Or Any Omission Of Any Kind Of Any Person (Whether Or Not Such Act Is Committed In The Course Of A Disturbance Of Public Peace) In Any Action Taken In Respect Of An Act Of Terrorism.

B)

Loss Or Damage, Cost Or Expenses Of Whatsoever Nature Directly Or Indirectly Caused By, Resulting From Or In Connection With Any Action Taken In Controlling , Preventing , Suppressing Or In Any Way Relating To Action Taken In Respect Of Any Act Of Terrorism.

If The Company Alleges That By Reason Of This Exclusion, Any Loss, Damage, Cost Or Expenses Is Not Covered By This Insurance The Burden Of Proving The Contrary Shall Be Upon The Insured.

The Limit Of Coverage Under This Endorsement Shall Not Exceed Rs. _____ (Insert Here The Overall Liability Limit For Material Damage + Loss Of Profit). In Respect Of Several Insurances Within The Same Compound / Location With All The Indian Insurers, The Maximum Aggregate Loss (Md+Lop) Payable Per Compound /Location Shall Be Rs.200 Crores. If The Actual Aggregate Loss Suffered At One Compound / Location Is More Than Rs.200 Crores, The Amounts Payable Under Individual Policies Shall Be Reduced On Pro Rata Basis.

The Coverage Under This Endorsement Is Subject To An Excess Of Re. 0.5% Of The Total Sum Insured Subject To A Minimum Of Rs. _____ (Insert Rs. 25000 Or Rs. 1 Lakh As Applicable) For Each And Every Claim In Respect Of Both Material Damage And Loss Of Profits Combined."" "

"It Is Hereby Declared And Agreed That In Consideration Of Payment Of Additional Premium Of Rs._____, The Terrorism Damage Exclusion Warranty Of The Riot, Strike, Malicious Damage Provision Forming Part Of The Within Mentioned Policy Stands Deleted. The Expression/S ""Terrorism And/Or Act Of Terrorism"" Shall Have The Same Meaning/S As Contained In Terrorism Damage Exclusion Warranty.

This Endorsement Does Not Cover Loss Of Or Damage Caused By

A)

i. Total Or Partial Cessation Of Work Or The Retardation Or Interruption Or Cessation Of Any Process Or Operations Or Omissions Of Any Kind.

ii. Permanent Or Temporary Dispossession Resulting From Confiscation, Commandeering, Requisition Or Destruction By Order Of The Government Or Any Lawfully Constituted Authority.

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iii. Permanent Or Temporary Dispossession Of Any Building Or Plant Or Unit Of Machinery Resulting From The Unlawful Occupation By Any Person Of Such Building Or Plant Or Unit Or Machinery Or Prevention Of Access To The Same.

iv. Burglary, Housebreaking, Theft, Larceny Or Any Such Attempt Or Any Omission Of Any Kind Of Any Person (Whether Or Not Such Act Is Committed In The Course Of A Disturbance Of Public Peace) In Any Action Taken In Respect Of An Act Of Terrorism.

B)

Loss Or Damage, Cost Or Expenses Of Whatsoever Nature Directly Or Indirectly Caused By, Resulting From Or In Connection With Any Action Taken In Controlling , Preventing , Suppressing Or In Any Way Relatin

19. Terrorism Cancellation Clause

Terrorism Cancellation Clause

20. Terrorism Additional Exclusions

Terrorism Additional Exclusions

Place : INDORE

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