



**ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE**

**Policy No** : 151400/11/2023/649 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 169344915 - BALAJI AGRO INDUSTRIES (GSTIN: 23AAUFB6635L1ZZ) **Issuing Office** : 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)  
**Address** : Survey no 380/55,55 WARD NO 2, GULJHARA ,DHAMNOD, DIST DHAR 454552 **Address** : "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003  
**Tel /Fax /Email** : / / 0 / balaji.fibers39@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 19:01 ON 24/03/2023 TO MIDNIGHT OF 23/03/2024  
**Collection No & Dt** : DC\_I\_IND 3100014554 - 27/03/2023 **GST INVOICE NO** :2321642679 **UIN** :0  
**Gross Premium** : 1,01,162 **GST** : 18,210 **Stamp Duty** : .5 **Total** : 1,19,372  
**Co Insurance Details** : None

**RISK DETAILS**

1 **Location of the Risk** : Survey no 380/55,55 WARD NO 2, GULJHARA ,DHAMNOD, DIST DHAR 454552  
MADHYA PRADESH  
DHAR  
454552  
DHAR

**Risk Description** : Cotton Gin and Press Houses  
**Sum Insured** : 4,50,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	on first class construction & fabricated ginning house, pressing house, shades,godowns,wall boundary ,labour quarters,office		3,25,00,000

**Place** : INDORE  
**Date** : 24/03/2023



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.

Authorised Signatory

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

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# The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2023/649

building,gate etc.	
On entire plant and machinery	1,25,00,000
fully automation balet	
system.penal bordt.motors	
transfarmr.electronic.equipment.	
etc.situated are ginning pressing	
factory	

## SCHEDULE OF PREMIUM

Fire Basic Cover	78,660.00
ADD :STFI Cover	11,250.00
ADD :Terrorism	10,350.00
ADD :Earthquake (Fire And Shock)	2,250.00
LESS :Good House Keeping practices followed by the insured	3,933.00
ADD :Under Writing Loading	2,585.00
<b>TOTAL PREMIUM</b>	<b>1,01,162.00</b>
STAMP DUTY	0.50
ADD :CGST	9,105.00
ADD :SGST	9,105.00
<b>TOTAL AMOUNT</b>	<b>1,19,372.00</b>

Total Sum Insured In Words : Indian Rupees Four Crores Fifty Lakhs Only

Total Premium In Words : Indian Rupees One Lakh Nineteen Thousand Three Hundred Seventy-Two 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.

Place : INDORE



IRDA-REGNO-556

Date : 24/03/2023

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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# The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2023/649

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
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:

SI No	Bank Name/Financier	Bank Branch and Address
1	STATE BANK OF INDIA,	BR INDORE

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 24TH DAY OF MARCH 2023

Entered By : D.K.TETWAL

Examined By : L S KANOJ

For and on behalf of  
The Oriental Insurance Company Limited

Policy Printed By : 600911

IP :

Policy Printed On : 27-MAR-23 16:33:22

MAC :

Authorised Signatory

Place : INDORE

Date : 24/03/2023



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