ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151400/11/2024/34	Prev Policy No	: •			
Cover Note No	:-	Cover Note Dt	:			
Insured's Name	: 169677896 - Chetan Enterprises (GSTIN: 27ALOPB5163C1ZB)	Issuing Office	: 151400 - DO 4 INDORE (GSTIN: 23AAACT0627R4Z4)			
Address	: Chhatrapati Shivaji Shopping Complex Shop No. 05, Dharangaon	, Address	: "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE			
	JALGAON MAHARASHTRA 425105		INDORE MADHYA PRADESH 452003			
Tel /Fax /Email	: / / 0 / NA	Tel /Fax /Email	: 0731-2534550 / 0731-4067574 / Iskanoj@orientalinsurance.co.in;151400 @orientalinsurance.co.in			
Agent/Broker D	etails					
Dev.Off.Code	:					
Agent/Broker	: LC000000281 M/S JAINUINE INSURA	ANCE BROKERS P	VT LTD			
Address Tel/Fax/Email	Adalat,,AURANGABAD MAHARASHTRA -431001,AURANGABAD,MAHARASHTRA,431001					
Period of Insuran	ce : FROM 18:00 ON 19/04/2023 T	O MIDNIGHT OF 18	3/07/2023			
Collection No & Dt	: DC_I_IND 3100000492 - 19/04/2023	GST INVOICE	NO :232223671 UIN :0			
Gross Premium	: 17,203 GST : 3,097	Star	mp Duty : .5 Total : 20,300			
Co Insurance Deta	ails : None					
	RISK DETAILS					
1 Location of t	:		PVT.LTD A/P- PIMPALE BK., 145/1, CHOPDA ROAD, TAL. ST. JALGAON			
		MAHARASHTRA JALGAON 425105 JALGAON				
Risk Description	: Cotton Gin and Press Houses					
Sum Insured	: 2,00,00,000	:				
1 SMI Desc	Nature of Stock		Sum Insured			
	SCHEDULE OF	PREMIUM				
Place : INDOR Date : 19/04/2		IRDA-REGNO-556				

Attached to and forming part of policy number 151400/11/2024/34

On stock of Raw cotton in Loose &/or in Heaps in Open Compound & Stock In Process & Stock of Lint,Bondri,Cotton Seeds and Cotton FP Bales with Iron strip &/or plastic strip,Bardan

TOTAL PREMIUM	17,203	
STAMP DUTY	.5	
ADD: IGST	3,097	
TOTAL AMOUNT	20,300	

 Total Sum Insured In Words : Indian Rupees Two Crores Only

 Total Premium In Words : Indian Rupees Twenty Thousand Three Hundred 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 overrunning, 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.)

Place : INDORE

19/04/2023

Date :



2,00,00,000

Attached to and forming part of policy number 151400/11/2024/34

- 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				

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 19TH DAY OF APRIL 2023

Entered By	:	KAILASH C JAIN

Examined By : PRAKASH AHUJA

Policy Printed By	: OICL	IP:
Policy Printed On	: 08-JUN-23 12:54:43	MAC

Authorised Signatory

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 Rupees IRDA Regn. No. 556 - Now you can buy and renew selected policies online at **www.orientalinsurance.org.in** and through other digital platforms including Whatsapp (send 'Hi' to **§** 9560711200).

Place : INDORE Date : 19/04/2023



Page 3 of 3