



**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	1,23,850
STAMP DUTY	.5
ADD: IGST	22,293
TOTAL AMOUNT	1,46,143

Total Sum Insured In Words : Indian Rupees Five Crores Only

Total Premium In Words : Indian Rupees One Lakh Forty-Six Thousand One Hundred Forty-Three 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. 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
2. AGREED BANK CLAUSE
3. Terrorism Damage Cover Endorsement
4. Terrorism Cancellation Clause
5. Terrorism Additional Exclusions
6. 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.
7. Endorsement - Earthquake (Fire And Shock) - Add On Cover
8. 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.
9. 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
10. 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
11. 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.
12. 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,
13. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
14. 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.
15. 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
16. Exclusions:12. Costs, fees or expenses for preparing any claim.
17. Coverages:Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
18. 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.)
19. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.

Place : INDORE

Date : 09/05/2023



**Attached to and forming part of policy number 151400/11/2024/62**

**20. 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:

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	STATE BANK OF INDIA	AURANGABAD

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 09TH DAY OF MAY 2023


Entered By : KAILASH C JAIN

Examined By : PRAKASH AHUJA

Policy Printed By : OICL IP :

Policy Printed On : 21-JUN-23 15:06:12 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](http://www.orientalinsurance.org.in)  
and through other digital platforms including Whatsapp (send 'Hi' to  9560711200).

Place : INDORE  
Date : 09/05/2023



