

**ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY
SCHEDULE**

Policy No : 182000/11/2024/193 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 171449894 - AADARSH AGRO PROCESSORS (GSTIN: 27ABWFA8905B1Z8) **Issuing Office** : 182000 - DO AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address : SURVEY NO 154/1, VILLAGE YENSA, POST. TEMBURDA, TH. WARORA, DIST. CHANDRAPUR (MS) **Address** : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
CHANDRAPUR MAHARASHTRA 442907 AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email : / / 0 / Chordiaindustries@gmail.com **Tel /Fax /Email** : 0240 - 2332019, 2323364 / / 182000@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC0000000281 M/S JAINUINE INSURANCE BROKERS PVT LTD
Address : 4th Floor Office No. E-5, Aurangabad Business Centre, Kesarsingpura Adalat,,AURANGABAD MAHARASHTRA -431001,AURANGABAD,MAHARASHTRA,431001
Tel/Fax/Email : 02572225747/8888841491//

Period of Insurance : FROM 17:22 ON 03/08/2023 TO MIDNIGHT OF 01/11/2023
Collection No & Dt : DC_I_INDCSH 8714001381 - 03/08/2023 **GST INVOICE NO** :2722309269 **UIN** :0
Gross Premium : 55,004 **GST** : 9,900 **Stamp Duty** : .5 **Total** : 64,904

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : SURVEY NO 154/1, VILLAGE YENSA, POST. TEMBURDA, TH. WARORA, DIST. CHANDRAPUR (MS)
MAHARASHTRA
CHANDRAPUR
442907
CHANDRAPUR

Risk Description : Cotton Gin and Press Houses

Sum Insured : 5,50,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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Place : AURANGABAD

Date : 03/08/2023



IRDA-REGNO-556

Stock-ALL STOCK OF COTTON
WITH SEEDS & PROCESS-
STOCK LYING ANY WHERE IN
FACTORY COMPOUND 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

5,50,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	55,004
STAMP DUTY	.5
ADD: SGST	4,950
ADD: CGST	4,950
TOTAL AMOUNT	64,904

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

Total Premium In Words : Indian Rupees Sixty-Four Thousand Nine Hundred Four Only

Excess / Deductible:

The following minimum deductibles are applicable :

1. 5% of each claim subject to minimum of 10000 INR.
2. For Terrorism Risk, the excess shall be as per the Clause attached to this policy.

The Insurance under this policy is subject to warranties & Clauses otherwise stated herein:

1. Exclusions:12. Costs, fees or expenses for preparing any claim.
2. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
3. 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.)
4. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
5. 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:
6. 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
7. AGREED BANK CLAUSE
8. Terrorism Damage Cover Endorsement
9. STOCKS LYING AT VARIOUS LOCATIONS OF COLD STORAGEES AS PER LIST ATTACHED H/W - FLOATER DECLARATION BASIS
10. Terrorism Additional Exclusions;STFI Cover will start after 15days of policy period and factory should be in working condition & not silent risk.

Place : AURANGABAD

Date : 03/08/2023



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Attached to and forming part of policy number 182000/11/2024/193

11. 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.
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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
14. 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.
15. 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
16. 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
17. 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.
18. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
19. 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.
20. 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

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	BANK OF INDIA BR HINGANGHAT	

Place : AURANGABAD

Date : 03/08/2023



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Attached to and forming part of policy number 182000/11/2024/193

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 AURANGABAD on 03RD DAY OF AUGUST 2023

Entered By : SUNIL BHANDARE

Examined By : AKSHAY ASHOKRAO HIWALE


Policy Printed By : OICL IP :

Policy Printed On : 15-SEP-23 11:47:04 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 : AURANGABAD

Date : 03/08/2023



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