

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

Policy No : 182000/11/2024/300	Prev Policy No : -
Cover Note No : -	Cover Note Dt :
Insured's Name : 172608649 - M/S RADHIKA COTTON (GSTIN: 27AAHFR7001F1ZF)	Issuing Office : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address : PLOT NO 1&2, GAT NO 352, MOHIDA SHIVAR, SHAHADA-DONDAICHA ROAD, SHAHADA, DIST NANDURBAR 425409	Address : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001 AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email : / / 0 / radhikacotton@yahoo.in	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 00:00 ON 01/10/2023 TO MIDNIGHT OF 30/09/2024

Collection No & Dt : DC_I_IND 8714002099 - 29/09/2023 **GST INVOICE NO** :2722451656 **UIN** :0
Gross Premium : 50,000 **GST** : 9,000 **Stamp Duty** : .5 **Total** : 59,000

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : PLOT NO 1&2, GAT NO 352, MOHIDA SHIVAR,
SHAHADA-DONDAICHA ROAD, SHAHADA, DIST
NANDURBAR 425409

MAHARASHTRA
NANDURBAR
425409
NASHIK

Risk Description : Cotton Gin and Press Houses

Sum Insured : 2,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
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Place : AURANGABAD

Date : 29/09/2023



IRDA-REGNO-556

Attached to and forming part of policy number 182000/11/2024/300

Stock - On stock of loose lint,
loose kapas, f p cotton bales,
cotton seed only whilst stored or
lying anywhere in the ginning and
pressing factory premises

2,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	50,000
STAMP DUTY	.5
ADD: SGST	4,500
ADD: CGST	4,500
TOTAL AMOUNT	59,000

Total Sum Insured In Words : Indian Rupees Two Crores Only

Total Premium In Words : Indian Rupees Fifty-Nine Thousand 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. 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.)
2. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
3. 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:
4. 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
5. AGREED BANK CLAUSE
6. Terrorism Damage Cover Endorsement
7. Terrorism Cancellation Clause: STFI Cover will start after 15 days of policy period and factory should be in working condition & not silent risk.
8. Terrorism Additional Exclusions
9. 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.
10. 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.
11. Endorsement - Earthquake (Fire And Shock) - Add On Cover
12. 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
13. 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
14. 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.

Place : AURANGABAD

Date : 29/09/2023



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Attached to and forming part of policy number 182000/11/2024/300

15. 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,
16. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
17. 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.
18. 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
19. Exclusions:12. Costs, fees or expenses for preparing any claim.
20. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	HDFC BANK LTD	BR SHAHADA

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 29TH DAY OF SEPTEMBER 2023


Entered By : MR. AVINASH DESHPANDE

Examined By : NARESH P KANKARIA

Policy Printed By : OICL IP :

Policy Printed On : 28-OCT-23 15:35:48 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 : 29/09/2023



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