



**Attached to and forming part of policy number 182000/11/2024/304**

Stock-on stock of loose cotton,  
loose lint, f p cotton Bales ,cotton  
seeds only ,whilst stored or lying  
anywhere in the factory premises.

25,00,000

TOTAL PREMIUM	937
STAMP DUTY	.5
ADD: IGST	169
TOTAL AMOUNT	1,106

Total Sum Insured In Words : Indian Rupees Twenty-Five Lakhs Only

Total Premium In Words : Indian Rupees One Thousand One Hundred Six 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;STFI Cover will start after 15days of policy period and factory should be in working condition & not silent risk.
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. 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
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.
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.)

Place : AURANGABAD

Date : 03/10/2023



IRDA-REGNO-556

**Attached to and forming part of policy number 182000/11/2024/304**

- 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:

Sl 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 AURANGABAD on 03RD DAY OF OCTOBER 2023


Entered By : SUNIL BHANDARE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By : OICL IP :

Policy Printed On : 09-NOV-23 15:19:04 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](http://www.orientalinsurance.org.in)  
and through other digital platforms including Whatsapp (send 'Hi' to  9560711200).

Place : AURANGABAD

Date : 03/10/2023



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