

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

<b>Policy No</b> : 182000/11/2024/359	<b>Prev Policy No</b> : -
<b>Cover Note No</b> : -	<b>Cover Note Dt</b> :
<b>Insured's Name</b> : 173060532 - M/S F. L. COTTON FIBERS (GSTIN: 23AAIFF4377R1ZS)	<b>Issuing Office</b> : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
<b>Address</b> : SY NO 220/6/1/2, BORLI ROAD, VILLAGE BADGAON, TEH.SENDHWA DIST BARWANI 451666	<b>Address</b> : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	AURANGABAD MAHARASHTRA 431601
<b>Tel /Fax /Email</b> : / / 0 / flcottonfibers@gmail.com	<b>Tel /Fax /Email</b> : 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 15:03 ON 19/10/2023 TO MIDNIGHT OF 18/10/2024  
**Collection No & Dt** : DC\_I\_IND 8714002393 - 19/10/2023      **GST INVOICE NO** :272245132      **UIN** :0  
**Gross Premium** : 1,75,000      **GST** : 31,500      **Stamp Duty** : .5      **Total** : 2,06,500

**Co Insurance Details** : None

**RISK DETAILS**

1    **Location of the Risk** : SY NO 220/6/1/2, BORLI ROAD, VILLAGE BADGAON, TEH.SENDHWA DIST BARWANI 451666

MADHYA PRADESH  
INDORE  
451666  
INDORE

**Risk Description** : Cotton Gin and Press Houses  
**Sum Insured** : 7,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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**Place** : AURANGABAD  
**Date** : 19/10/2023



IRDA-REGNO-556

Attached to and forming part of policy number 182000/11/2024/359

Plant & Machinery - ENTIRE PLANT AND MCHENRY OF GINNING & PRESS UNIT/ FULLY AUTOMATION UNIT WITH BELT SYSTEM/ MOTORS/ CABLES/PANELS/Transformer	3,50,00,000
Building - first class constructed all buildings of cotton ginning pressing factory including Gin house, press house, wall boundary, godowns, labour quarter, SHADES ,GODOWNS	3,50,00,000

**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	1,75,000
STAMP DUTY	.5
ADD: IGST	31,500
TOTAL AMOUNT	2,06,500

Total Sum Insured In Words : Indian Rupees Seven Crores Only

Total Premium In Words : Indian Rupees Two Lakhs Six Thousand Five Hundred 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. 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 over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
8. 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,
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

Place : AURANGABAD

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- 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: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.)
- 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

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Financier's Names are as stated herein:

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

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Place : AURANGABAD

Date : 19/10/2023



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**Attached to and forming part of policy number 182000/11/2024/359**

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 19TH DAY OF OCTOBER 2023

Entered By : MR. AVINASH DESHPANDE

Examined By : AKSHAY ASHOKRAO HIWALE


Policy Printed By : OICL IP :

Policy Printed On : 17-NOV-23 15:42:45 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 : 19/10/2023



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