ORIENTAL INSURANCE - FLEXI BHARAT SOOKSHMA UDYAM SURAKSHA POLICY SCHEDULE UIN : IRDAN556RP0014V01202223

Policy No	: 182000/11/2024/380	Prev Policy No	: -
Cover Note No	:-	Cover Note Dt	:
Insured's Name	: 173096019 - Shree Durga Fibers (GSTIN: 27ABKFS3723M1ZP)	Issuing Office	: 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address	: Gat no . 240/, Opp Laxmimata Mandii Paithan road, Shevgaon, Dist Ahmednagar-414502	r, Address	: OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	AHMEDNAGAR MAHARASHTRA 414502		AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email	: / / 0 / durgafibers@gmail.com	Tel /Fax /Email	: 0240 - 2332019, 2323364 / / 182000@orientalinsurance.co.in
Agent/Broker D	Details		
Dev.Off.Code	:		
Agent/Broker	: LC0000000281 M/S JAINUINE INSUR	ANCE BROKERS P	VT 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 Insuran	nce : FROM 00:00 ON 23/10/2023	TO MIDNIGHT OF 2	2/10/2024
Collection No & Dt	t : DC_I_IND 8714002417 - 23/10/2023	GST INVOICE	NO :272253802 UIN :0
Gross Premium	: 78,750 GST : 14,176	Sta	mp Duty : .5 Total : 92,926
Co Insurance Det	ails : None		
	RISK DETAILS	6	
1 Location of	the Risk .	Gat no . 240/, Opp I Shevgaon, Dist Ahr	∟axmimata Mandir, Paithan road, nednagar-414502
		MAHARASHTRA AHMEDNAGAR 414502 AHMADNAGAR	
Risk Descriptior	n : Cotton Gin and Press Houses		
Sum Insured	3,50,00,000	:	
1 SMI Desc	Nature of Stock		Sum Insured
Place : AURAN Date : 23/10/2		IRDA-REGNO-556	

Attached to and forming part of policy number 182000/11/2024/380

Plant & Machinery-All types of Plant/Mach,Elect installation,Weigh bridge,D.G set,Transformers,Elect poles,Fire Fighting Equipments,Elect Motors and all other accessories,spares etc,pertaining to insured trade Building-All types of Buildings,Godown,Sheds,Wall compound,Water tank etc. 2,00,00,000

1,50,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	78,750
STAMP DUTY	.5
ADD: SGST	7,088
ADD: CGST	7,088
TOTAL AMOUNT	92,926

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

 Total Premium In Words : Indian Rupees Ninety-Two Thousand Nine Hundred Twenty-Six Only

Excess:

Sookshama Excess should be Flat 5000 Rs.

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

- 1. Endorsement Earthquake (Fire And Shock) Add On Cover
- 2. 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.
- 3. Exclusions:5.Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
- 4 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
- 5. 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.
- 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,
- 7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
- 8. 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.
- 9. 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
- 10. Exclusions:12. Costs, fees or expenses for preparing any claim.
- 11. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- 12. 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.)
- **13.** 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:
- Place : AURANGABAD

Date : 23/10/2023





Attached to and forming part of policy number 182000/11/2024/380

14. 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

15. AGREED BANK CLAUSE

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	HDFC Bank, Br. Indore	

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 23RD DAY OF OCTOBER 2023

Entered By	:	SUNIL BHANDARE
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Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By	: OICL	IP :
Policy Printed On	: 17-NOV-23 16:18:58	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 **S** 9560711200)

Place :	AURANGABAD
Date :	23/10/2023



