ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 182000/11/2024/388	Prev Policy No : -
Cover Note No	:-	Cover Note Dt :
Insured's Name	: 173183195 - Shri Krishna Ginning & Pressing (GSTIN: 27ACPFS5599D1ZF)	Issuing Office : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address	: At Dhondgaon,Tq Samudrapur,Dist Wardha-442305	Address : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	WARDHA MAHARASHTRA 442305	AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email	: / / 0 / deepakbatra_2011@rediffmail.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	RANCE BROKERS PVT LTD
Address		d Business Centre, Kesarsingpura ITRA -431001,AURANGABAD,MAHARASHTRA,431001
Tel/Fax/Email	: 02572225747/8888841491//	
Period of Insuran		TO MIDNIGHT OF 31/03/2024
Collection No & Dt	t : DC_I_IND 8714002451 - 25/10/2023	GST INVOICE NO :272260946 UIN :0
Gross Premium	: 55,203 GST : 9,936	Stamp Duty : .5 Total : 65,139
Co Insurance Det	ails : None	
	RISK DETAILS	S
1 Location of	the Risk .	At Dhondgaon, Tq Samudrapur, Dist Wardha-442305
		MAHARASHTRA WARDHA 442305 WARDHA
Risk Descriptior	n : Cotton Gin and Press Houses	
Sum Insured	4,00,00,000	
1 SMI Desc	Nature of Stock	: Sum Insured
	types of odown,Sheds,Wall Water tank etc.	2,00,00,000
Place : AURAI Date : 25/10/2	NGABAD 2023	IRDA-REGNO-556

Attached to and forming part of policy number 182000/11/2024/388

Plant & Machinery-All types of Plant/Mach,Elect installation,Weigh bridge,D.G set,Transformers,Elect poles,Fire Fighting Equipment,Elect Motors and all other accessories,spares etc,pertaining to Insured¿s trade

SCHEDULE OF PREMIUM

TOTAL PREMIUM	55,203
STAMP DUTY	.5
ADD: SGST	4,968
ADD: CGST	4,968
TOTAL AMOUNT	65,139

Total Sum Insured In Words : Indian Rupees Four Crores OnlyTotal Premium In Words : Indian Rupees Sixty-Five Thousand One Hundred Thirty-Nine 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. Terrorism Damage Cover Endorsement
- Terrorism Cancellation Clause;STFI Cover will start after 15days of policy period and factory should be in working condition & not silent risk.
- 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.
- 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.
- 6. Endorsement Earthquake (Fire And Shock) Add On Cover
- 7 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
- 8. 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
- **9** 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,
- 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

Place : AURANGABAD

25/10/2023

Date :





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2,00,00,000

Attached to and forming part of policy number 182000/11/2024/388

- 14. Exclusions:12. Costs, fees or expenses for preparing any claim.
- 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

Einen stede Niensen eine seisteteille sich

Financier's Names are as stated herein:					
SI No	Bank Name/Financier	Bank Branch and Address			
1	BANK OF BARODA				

BR HINGANGHAT

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 25TH DAY OF OCTOBER 2023

Entered By : SUNIL BHANDARE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By: OICLIP :Policy Printed On: 17-NOV-23 17:11:56MAC

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 : 25/10/2023





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