

**ORIENTAL INSURANCE - FLEXI BHARAT LAGHU UDYAM SURAKSHA POLICY
SCHEDULE**

UIN: IRDAN556RP0015V01202223

Policy No	: 182000/11/2024/397	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 173349977 - M/S SHRI SADGURU GINNING AND PRESSING (GSTIN: 27AEAFS5216A1ZI)	Issuing Office	: 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address	: 01, EIT, BEED, BEED, MAHARASHTRA, 431122	Address	: OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	BEED MAHARASHTRA 413207		AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email	: / / 0 / shrisadguruginningandpressing@gmail .com	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 16:25 ON 31/10/2023 TO MIDNIGHT OF 30/10/2024

Collection No & Dt	: DC_I_IND 8714002523 - 31/10/2023	GST INVOICE NO	: 272277197	UIN	: 0		
Gross Premium	: 1,26,500	GST	: 22,770	Stamp Duty	: .5	Total	: 1,49,270

Co Insurance Details : None

RISK DETAILS

1	Location of the Risk	:	SHRI SADGURU GINNING AND PRESSING GAT NO. 256, ET - GANGNATHWADI, BEED- PIMPALNER ROAD, TQ./ DIST. BEED
			MAHARASHTRA BEED 413207 BEED

Risk Description : Cotton Gin and Press Houses

Sum Insured : 5,50,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	Weighbridge and transformers		50,00,000
	Building - All types of		2,50,00,000

Place : AURANGABAD

Date : 31/10/2023



IRDAREGNO-558

Attached to and forming part of policy number 182000/11/2024/397

Buildings, Godown, Sheds, Wall compound, Water tank etc	
Plant & Machinery - All types of Plant/Mach, Elect installation, Weigh bridge, D.G set, Transformers, Elect poles, Electrical Installation	2,00,00,000
	50,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,26,500
STAMP DUTY	.5
ADD: SGST	11,385
ADD: CGST	11,385
TOTAL AMOUNT	1,49,270

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

Total Premium In Words : Indian Rupees One Lakh Forty-Nine Thousand Two Hundred Seventy Only

Excess / Deductible :

- The following minimum deductibles are applicable
1. 5% of each claim subject to minimum of 10000 INR.
 2. Fire Excess 5% of each claim subject to minimum of Rs.10000 INR

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

1. Warranted that the Top Location Sum Insured is less than or equal to INR 50 Crs in case of Laghu Policies
2. Endorsement - Earthquake (Fire And Shock) - Add On Cover
3. 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.
4. 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
5. 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,
6. 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
7. 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.
8. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. 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.
10. 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
11. Exclusions:12. Costs, fees or expenses for preparing any claim.
12. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
13. 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.)
14. 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:
15. 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

Place : AURANGABAD

Date : 31/10/2023



IRDA-REGNO-558

Attached to and forming part of policy number 182000/11/2024/397

16. AGREED BANK CLAUSE

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	Poornawadi Nagrik Sahakari Bank Maryadit,	Market Yard Beed

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 31ST 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 17:51:23 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 : 31/10/2023



