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

Policy No	: 182000/11/2024/398	Prev Policy No	: -		
Cover Note No	: -	Cover Note Dt	:		
Insured's Name	: 173369518 - M/S ANAND COTTGINN PVT LTD (GSTIN: 27AAMCA1654M1ZB)	Issuing Office	: 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)		
Address	: AT GUT NO.09, MAHULI, GANGAPUR, DIST AURANGABAD- 431109	Address	: OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001		
	AURANGABAD MAHARASHTRA 431109		AURANGABAD MAHARASHTRA 431601		
Tel /Fax /Email	: / / 0 / anandcottginn@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 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 Insurar	nce : FROM 13:41 ON 01/11/2023 T	O MIDNIGHT OF 3	1/10/2024		
Collection No & Di	t : DC_I_IND 8714002533 - 01/11/2023	GST INVOICE	NO :272280641 UIN :0		
Gross Premium	: 61,500 GST : 11,070	Sta	mp Duty : .5 Total : 72,570		
Co Insurance Det	tails : None				
	RISK DETAILS				
1 Location of	:	ANAND COTTGINN AT GUT NO.09, MA AURANGABAD-431	HULI, GANGAPUR, DIST		
		MAHARASHTRA AURANGABAD 431109			
		AURANGABAD			
Risk Description	n : Cotton Gin and Press Houses				
Sum Insured	: 3,00,00,000	:			
1 SMI Desc	Nature of Stock		Sum Insured		
Place : AURAN Date : 01/11/2	NGABAD 2023	IRDA-REGNO-556			

### Attached to and forming part of policy number 182000/11/2024/398

Plant & Machinery - All types of Plant/Mach,Elect installation, Weigh bridge, D.G set,Transformers,Elect poles, Fire Fighting Equipments, Elect Motors, Complete Solar System & all other accessories, spares etc,	1,20,00,00	)0
Solar System	80,00,00	00
Building-All types of Buildings ,Godown,Sheds,Wall compound, Water tank etc.	1,00,00,00	)0
	SCHEDULE OF PREMIUM	

TOTAL PREMIUM	61,500	
STAMP DUTY	.5	
ADD: SGST	5,535	
ADD: CGST	5,535	
TOTAL AMOUNT	72,570	

 Total Sum Insured In Words : Indian Rupees Three Crores Only

 Total Premium In Words : Indian Rupees Seventy-Two Thousand Five Hundred Seventy 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.)

Place : AURANGABAD

Date : 01/11/2023





## Attached to and forming part of policy number 182000/11/2024/398

- **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:
- 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 Bank of Baroda,

Br. Gangapur

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 01ST DAY OF NOVEMBER 2023

Entered By : MR. AVINASH DESHPANDE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By	: OICL	IP :
Policy Printed On	: 13-DEC-23 11:17:44	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 : 01/11/2023



