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

Policy No	: 182000/11/2024/399	Prev Policy No	: -
Cover Note No	:-	Cover Note Dt	:
Insured's Name	: 170719329 - MITTAL FIBERS (GSTIN: 27AAMPA6327P1ZD)	Issuing Office	: 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address	: DONDAICHA ROAD SHAHADA - 425412	Address	: OFFICE NO. 3 & 4, 1st FLOOR, SA SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	NANDURBAR MAHARASHTRA 425412		AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email	: / / 0 / MITTALKHAT@GMAIL.COM	Tel /Fax /Email	: 0240 - 2332019, 2323364 / / 182000@orientalinsurance.co.in
Agent/Broker D	etails		
Dev.Off.Code	:		
Agent/Broker	: LC0000000281 M/S JAINUINE INSUR	ANCE BROKERS PV	T LTD
Address	: 4th Floor Office No. E-5, Aurangabad Adalat,,AURANGABAD MAHARASHT		
Tel/Fax/Email	: 02572225747/8888841491//		
Period of Insuran	ce : FROM 00:00 ON 01/11/2023	O MIDNIGHT OF 30	11/2023
Collection No & Dt	: DC_I_IND 8714002534 - 01/11/2023	GST INVOICE N	IO :272280202 UIN :0
Gross Premium	: 18,749 GST : 3,374	Starr	np Duty : .5 Total : 22,123
Co Insurance Deta	ails : None		
	RISK DETAILS		
1 Location of	the Risk :	DONDAICHA ROAD	SHAHADA(425421)
		MAHARASHTRA NANDURBAR	
		425412 DHULE	
Risk Description	: Cotton Gin and Press Houses	425412	
Risk Description Sum Insured	: Cotton Gin and Press Houses : 5,00,00,000	425412	

Date : 01/11/2023



IRDA-REGNO-556

Attached to and forming part of policy number 182000/11/2024/399

Stock-on stock of loose cotton, loose lint, f p cotton bales,cotton seed only whilst stored or lying anywhere in the factory premises., 5,00,00,000

SCHEDULE OF PREMIUM		
TOTAL PREMIUM	18,749	
STAMP DUTY	.5	
ADD: SGST	1,687	
ADD: CGST	1,687	
TOTAL AMOUNT	22,123	

 Total Sum Insured In Words : Indian Rupees Five Crores Only

 Total Premium In Words : Indian Rupees Twenty-Two Thousand One Hundred Twenty-Three Only

Excess:

Sookshama Excess should be Flat 5000 Rs.

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

- 1. 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
- 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.
- **3.** 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,
- 4. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
- 5. 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.
- 6. 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
- 7. Exclusions:12. Costs, fees or expenses for preparing any claim.
- 8. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- 9. 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.)
- **10.** 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:
- 11. 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
- 12. AGREED BANK CLAUSE
- 13. Endorsement Earthquake (Fire And Shock) Add On Cover
- 14. 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.
- **15.** 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

Place : AURANGABAD

Date : 01/11/2023





Attached to and forming part of policy number 182000/11/2024/399

Financier's Names are as stated herein:			
SI No	Bank Name/Financier	Bank Branch and Address	
1	HDFC BANK LTD		
		BR.shahada	

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 11:25:38	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



