ORIENTAL INSURANCE - FLEXI BHARAT SOOKSHMA UDYAM SURAKSHA POLICY SCHEDULE

UIN: IRDAN556RP0014V01202223

Policy No : 182000/11/2024/411 Prev Policy No : -

Cover Note No : - Cover Note Dt :

(GSTIN: 27AADCI2511G1ZZ)

Insured's Name : 173423227 - Indira Exim Pvt ltd Issuing Office : 182000 - BO OSMANPURA CIRCLE

AURANGABAD (GSTIN: 27AAACT0627R4ZW)

Address : Gat no,53 ,Neelapur Road, At. Wani, Address : OFFICE NO. 3 & 4, 1st FLOOR, SAI

Dist. Yavatmal 445304 SQUARE, OSMANPURA CIRCLE,

AURANGABAD 431001

YAVATMAL MAHARASHTRA 445304 AURANGABAD MAHARASHTRA

431601

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 13:02 ON 03/11/2023 TO MIDNIGHT OF 02/11/2024

Collection No & Dt : DC_I_IND 8714002572 - 03/11/2023 GST INVOICE NO :272286309 UIN :0

Gross Premium : 42,000 GST : 7,560 Stamp Duty : .5 Total : 49,560

Co Insurance Details : None

RISK DETAILS

Location of the Risk Gat no,53 ,Neelapur Road, At. Wani, Dist. Yavatmal

445304

MAHARASHTRA YAVATMAL 445304 YEOTMAL

Risk Description : Cotton Gin and Press Houses

Sum Insured : 2,00,00,000

1 SMI Desc Nature of Stock Sum Insured

Place: AURANGABAD

Date: 03/11/2023

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Attached to and forming part of policy number 182000/11/2024/411

Stock-On Stock of Raw cotton in loose &/or in heaps,F.P Bales,Stock of lints,HULLS Bondri,Cotton seeds,Oil cake,Oil in Tank & barrels & or Stock In Process & Stock of Sugar,Soyabean All types of pulses,& all types of packing material

2,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	42,000
STAMP DUTY	.5
ADD: SGST	3,780
ADD: CGST	3,780
TOTAL AMOUNT	49,560

Total Sum Insured In Words: Indian Rupees Two Crores Only

Total Premium In Words : Indian Rupees Forty-Nine Thousand Five Hundred Sixty 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.
- **6** 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: 03/11/2023



Attached to and forming part of policy number 182000/11/2024/411

- **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 S.B.I., SME Br. Yavatmal

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 03RD DAY OF NOVEMBER 2023

Entered By : SUNIL BHANDARE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By : OICL IP :

Policy Printed On : 13-DEC-23 12:55:09 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: 03/11/2023

