

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

<b>Policy No</b> : 182000/11/2024/447	<b>Prev Policy No</b> : -
<b>Cover Note No</b> : -	<b>Cover Note Dt</b> :
<b>Insured's Name</b> : 173616237 - M/S KALIKA GINNING & PRESSING PVT. LTD. (GSTIN: 27AAECK3431G1ZR)	<b>Issuing Office</b> : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
<b>Address</b> : GUT NO.127, MURAMA( PACHOD),TAL-PAITHAN, DIST- AURANGABAD-431107	<b>Address</b> : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	AURANGABAD MAHARASHTRA 431601
<b>Tel /Fax /Email</b> : / / 0 / gaurav725sisodiya@gmail.com	<b>Tel /Fax /Email</b> : 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 15:13 ON 10/11/2023 TO MIDNIGHT OF 09/11/2024

**Collection No & Dt** : DC\_I\_IND 8714002697 - 10/11/2023      **GST INVOICE NO** :2722106012      **UIN** :0  
**Gross Premium** : 25,000      **GST** : 4,500      **Stamp Duty** : .5      **Total** : 29,500

**Co Insurance Details** : None

**RISK DETAILS**

1    **Location of the Risk** : KALIKA GINNING & PRESSING PVT LTD  
GUT NO.127, MURAMA( PACHOD),TAL-PAITHAN,  
DIST- AURANGABAD-431107  
  
MAHARASHTRA  
AURANGABAD  
431107  
AURANGABAD

**Risk Description** : Cotton Gin and Press Houses

**Sum Insured** : 1,00,00,000

1    SMI Desc	Nature of Stock	Sum Insured
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**Place** : AURANGABAD

**Date** : 10/11/2023



IRDA-REGNO-556

**Attached to and forming part of policy number 182000/11/2024/447**

Stock - On stock of Raw cotton in Loose &/or in Heaps in Open Compound & Stock In Process & Stock of Lint, Bondri, Cotton Seeds and Cotton FP Bales with Iron strip &/or plastic strip,

1,00,00,000

**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	25,000
STAMP DUTY	.5
ADD: SGST	2,250
ADD: CGST	2,250
TOTAL AMOUNT	29,500

Total Sum Insured In Words : Indian Rupees One Crore Only

Total Premium In Words : Indian Rupees Twenty-Nine Thousand Five Hundred 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 over-running, 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:
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

Place : AURANGABAD

Date : 10/11/2023



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**Attached to and forming part of policy number 182000/11/2024/447**

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	STATE BANK OF INDIA	BR AURANGABAD

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 10TH 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 17:43:11

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](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : AURANGABAD

Date : 10/11/2023



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