

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 182000/11/2024/451	Prev Policy No : -
Cover Note No : -	Cover Note Dt :
Insured's Name : 173735601 - Nikhil traders (GSTIN: 27ADNPC0619B1Z3)	Issuing Office : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address : prop- Subhash Choudhary C/O Nikhil Automobile, Buldana road, Malkapur, Dist Buldhana -443101 BULDHANA MAHARASHTRA 443101	Address : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001 AURANGABAD MAHARASHTRA 431601
Tel /Fax /Email : / / 0 / NA	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 00:00 ON 15/11/2023 TO MIDNIGHT OF 14/11/2024

Collection No & Dt : DC_I_INDCSH 8714002733 - 15/11/2023	GST INVOICE NO :2722113639	UIN :0	
Gross Premium : 51,255	GST : 9,226	Stamp Duty : .5	Total : 60,481

Co Insurance Details : None

RISK DETAILS

1	Location of the Risk :	Amit Cot Fibre Near surya Hotel, NH-06, Nandura road, Malkapur, Dist. Buldhana -443101 MAHARASHTRA BULDHANA 443101 BULDANA
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Risk Description : Cotton Gin and Press Houses**Sum Insured** : 2,25,00,000

RISK DETAILS

2	Location of the Risk	Mahalaxmi Ginning Industries Gat Kramank 64, Ralegaon Khanda - 1, Kalamb Road Ralegaon, Dist Yavatmal - 445402
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Place : AURANGABAD**Date** : 15/11/2023

IRDA-REGNO-556

MAHARASHTRA
YAVATMAL
445402
YEOTMAL

1	SMI Desc	Nature of Stock	Sum Insured
	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,Bardan & Packing Material		2,25,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	51,255
STAMP DUTY	.5
ADD: SGST	4,613
ADD: CGST	4,613
TOTAL AMOUNT	60,481

Total Sum Insured In Words : Indian Rupees Two Crores Twenty-Five Lakhs Only

Total Premium In Words : Indian Rupees Sixty Thousand Four Hundred Eighty-One Only

Excess:

Excess of 5000 for each and every claim
Terrorism excess as per the clause attached.

DEDUCTIBLE:

Fire Excess & Excess of ? 5,000 (Rupees Five Thousand) for each claim

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

1. 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,
2. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
3. 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.
4. 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
5. Exclusions:12. Costs, fees or expenses for preparing any claim.
6. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
7. 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.)
8. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.

Place : AURANGABAD

Date : 15/11/2023



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Attached to and forming part of policy number 182000/11/2024/451

9. 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:
10. 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
11. AGREED BANK CLAUSE
12. Terrorism Damage Cover Endorsement
13. Terrorism Cancellation Clause; STFI Cover will start after 15 days of policy period and factory should be in working condition & not silent risk.
14. Terrorism Additional Exclusions
15. Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority.
16. 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.
17. 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.
18. Endorsement - Earthquake (Fire And Shock) - Add On Cover
19. 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
20. 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

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	ICICI BANK LTD	MALKAPUR BR

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 ab initio (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 15TH DAY OF NOVEMBER 2023

Entered By : MR. AVINASH DESHPANDE

Examined By : ASHUTOSH DILIPKUMAR MESHARAM

Policy Printed By : OICL IP :

Policy Printed On : 13-DEC-23 18:00:22 MAC :

Authorised Signatory


Place : AURANGABAD

Date : 15/11/2023



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Attached to and forming part of policy number 182000/11/2024/451

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 : 15/11/2023



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