

## ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

<b>Policy No</b>	: 182000/11/2024/456	<b>Prev Policy No</b>	: -
<b>Cover Note No</b>	: -	<b>Cover Note Dt</b>	:
<b>Insured's Name</b>	: 172997685 - MITTAL FINECOT INDUSTRIES (GSTIN: 27ABTFM9481H1ZE)	<b>Issuing Office</b>	: 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
<b>Address</b>	: GUT NO 121/1, CHANDSAILI AT POST BRAHMANPURI SHAHADA ROAD, MOHIDE T SHAHADE, NANDURBAR, MAHARASHTRA-425409	<b>Address</b>	: OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001  AURANGABAD MAHARASHTRA 431601
	NANDURBAR MAHARASHTRA 425409		
<b>Tel /Fax /Email</b>	: / / 0 / Mittafincot@gmail.com	<b>Tel /Fax /Email</b>	: 0240 - 2332019, 2323364 / / 182000@orientalinsurance.co.in

### Agent/Broker Details

<b>Dev.Off.Code</b>	:
<b>Agent/Broker</b>	: LC0000000281 M/S JAINUINE INSURANCE BROKERS PVT LTD
<b>Address</b>	: 4th Floor Office No. E-5, Aurangabad Business Centre, Kesarsingpura Adalat,,AURANGABAD MAHARASHTRA -431001,AURANGABAD,MAHARASHTRA,431001
<b>Tel/Fax/Email</b>	: 02572225747/8888841491//

**Period of Insurance** : FROM 00:00 ON 16/11/2023 TO MIDNIGHT OF 15/08/2024

Collection No & Dt : DC\_I\_IND 8714002752 - 16/11/2023      GST INVOICE NO :2722284330070      UIN :0  
Gross Premium : 42,500      GST : 7,650      Stamp Duty : .5      Total : 50,150

Co Insurance Details : None

### RISK DETAILS

1	Location of the Risk :	MITTAL FINECOT INDUSTRIES GUT NO 121/1, CHANDSAILI AT POST BRAHMANPURI SHAHADA ROAD, MOHIDE T SHAHADE, NANDURBAR, MAHARASHTRA-425409  MAHARASHTRA NANDURBAR 425409 DHULE
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Risk Description : Cotton Gin and Press Houses

Sum Insured : 2,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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Place : AURANGABAD

Date : 16/11/2023



IRDA-REGNO-556

Attached to and forming part of policy number 182000/11/2024/456

Stock - ON STOCK OF F P  
COTTON BALES,COTTON LINT,  
COTTON SEED, KAPPAS ONLY  
WHILST STORED/LYING  
ANYWHERE IN THE COTTON  
GINNING PRESSING FACTORY  
PREMISES

2,00,00,000

**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	42,500
STAMP DUTY	.5
ADD: SGST	3,825
ADD: CGST	3,825
TOTAL AMOUNT	50,150

Total Sum Insured In Words : Indian Rupees Two Crores Only

Total Premium In Words : Indian Rupees Fifty Thousand One Hundred Fifty 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. Terrorism Damage Cover Endorsement
2. Terrorism Cancellation Clause
3. Terrorism Additional Exclusions
4. 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.
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. 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.
7. 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
8. 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
9. 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.
10. 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,
11. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
12. 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.
13. 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
14. Exclusions:12. Costs, fees or expenses for preparing any claim.

Place : AURANGABAD

Date : 16/11/2023



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**Attached to and forming part of policy number 182000/11/2024/456**

15. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
16. 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.)
17. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
18. 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:
19. 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
20. AGREED BANK CLAUSE

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	HDFC BANK LTD	

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 16TH DAY OF NOVEMBER 2023

Entered By : MR. AVINASH DESHPANDE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By : 508373

IP :

Digitally Signed

Policy Printed On : 16-NOV-23 18:50:13

MAC :

By


Authorised Signatory

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

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 : 16/11/2023



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