

**ORIENTAL INSURANCE - FLEXI BHARAT LAGHU UDYAM SURAKSHA POLICY  
SCHEDULE**

**UIN: IRDAN556RP0015V01202223**

<b>Policy No</b> : 182000/11/2024/465	<b>Prev Policy No</b> : -
<b>Cover Note No</b> : -	<b>Cover Note Dt</b> :
<b>Insured's Name</b> : 173768489 - MEENAKSHI COTGIN (GSTIN: 27ABCFM6748G1Z1)	<b>Issuing Office</b> : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
<b>Address</b> : GUT NO.101, AT POST- CHORAMBA, Tq. GHATANJI, DIST- YAVATMAL 445301	<b>Address</b> : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	AURANGABAD MAHARASHTRA 431601
<b>Tel /Fax /Email</b> : / / / MINAKSHICOTTON@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 00:00 ON 17/11/2023 TO MIDNIGHT OF 16/11/2024

**Collection No & Dt** : DC\_I\_IND 8714002775 - 17/11/2023      **GST INVOICE NO** :2722284333914      **UIN** :0  
**Gross Premium** : 1,05,060      **GST** : 18,910      **Stamp Duty** : .5      **Total** : 1,23,970

**Co Insurance Details** : None

**RISK DETAILS**

1    **Location of the Risk** : MEENAKSHI COTGIN  
GUT NO.101, AT POST- CHORAMBA, Tq. GHATANJI,  
DIST- YAVATMAL 445301  
  
MAHARASHTRA  
YAVATMAL  
445301  
YEOTMAL

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

**Sum Insured** : 5,10,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	Stock - on stock of f p cotton bales & cotton seed & LINT & LOOSE KAPPAS only, whilst		5,00,00,000

**Place** : AURANGABAD

**Date** : 17/11/2023



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stored or lying any were in the cotton ginning & pressing factory premises  
Stock- On stock in process of Raw cotton , seeds ,lint,Packing Material etc. Anywhere in the factory premises

10,00,000

**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	1,05,060
STAMP DUTY	.5
ADD: SGST	9,455
ADD: CGST	9,455
TOTAL AMOUNT	1,23,970

Total Sum Insured In Words : Indian Rupees Five Crores Ten Lakhs Only

Total Premium In Words : Indian Rupees One Lakh Twenty-Three Thousand Nine Hundred Seventy Only

**Excess / Deductible :**

The following minimum deductibles are applicable

1. 5% of each claim subject to minimum of 10000 INR.
2. Fire Excess 5% of each claim subject to minimum of Rs.10000 INR

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

1. Warranted that the Top Location Sum Insured is less than or equal to INR 50 Crs in case of Laghu Policies
2. Endorsement - Earthquake (Fire And Shock) - Add On Cover
3. 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.
4. 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
5. 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,
6. 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
7. 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.
8. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. 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.
10. 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
11. Exclusions:12. Costs, fees or expenses for preparing any claim.
12. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
13. 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.)
14. 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:
15. 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

Place : AURANGABAD

Date : 17/11/2023



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**Attached to and forming part of policy number 182000/11/2024/465**

**16. AGREED BANK CLAUSE**

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	PUNJAB NATIONAL BANK	SENDHWA 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 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 17TH DAY OF NOVEMBER 2023

Entered By : MR. AVINASH DESHPANDE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By : 508373 IP :


Policy Printed On : 17-NOV-23 17:19:53 MAC

Digitally Signed  
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 : 17/11/2023



