

**ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY  
SCHEDULE**

<b>Policy No</b> : 182000/11/2024/475	<b>Prev Policy No</b> : -
<b>Cover Note No</b> : -	<b>Cover Note Dt</b> :
<b>Insured's Name</b> : 173997600 - RAM AGRO (GSTIN: 27ABDFR4681C1Z7)	<b>Issuing Office</b> : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
<b>Address</b> : 174/1/B, NEAR RAJIV SAHAKARI SUTGIRNI, A/P PALASHI, DIST NANDURBAR (425412)	<b>Address</b> : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
	AURANGABAD MAHARASHTRA 431601
<b>Tel /Fax /Email</b> : / / 0 / RAMAGRO257@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 29/11/2023 TO MIDNIGHT OF 28/11/2024

**Collection No & Dt** : DC\_I\_IND 8714002832 - 22/11/2023      **GST INVOICE NO** : 2722284344960      **UIN** : 0  
**Gross Premium** : 99,999      **GST** : 18,000      **Stamp Duty** : .5      **Total** : 1,17,999

**Co Insurance Details** : None

**RISK DETAILS**

1    **Location of the Risk** : 174/1/B, NEAR RAJIV SAHAKARI SUTGIRNI, A/P PALASHI, DIST NANDURBAR (425412)

MAHARASHTRA  
NANDURBAR  
425412  
DHULE

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

**Sum Insured** : 4,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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**SCHEDULE OF PREMIUM**

**Place** : AURANGABAD

**Date** : 22/11/2023



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**Attached to and forming part of policy number 182000/11/2024/475**

Building-on first class Construction & fabricated ginning house, pressing house, shades,godowns,wall boundary ,labour quarters,office building,gate etc	2,00,00,000
Plant & Machinery-On entire plant and machinery fully automation balet system.penal bortd.motors transfarmr.electronic.equipment. etc.situated are ginning pressing factory	2,00,00,000

TOTAL PREMIUM	99,999
STAMP DUTY	.5
ADD: SGST	9,000
ADD: CGST	9,000
TOTAL AMOUNT	1,17,999

Total Sum Insured In Words : Indian Rupees Four Crores Only

Total Premium In Words : Indian Rupees One Lakh Seventeen Thousand Nine Hundred Ninety-Nine 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. 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.)
2. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
3. 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:
4. 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
5. Terrorism Damage Cover Endorsement
6. Terrorism Cancellation Clause; STFI Cover will start after 15 days of policy period and factory should be in working condition & not silent risk.
7. Terrorism Additional Exclusions
8. 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.
9. 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.
10. Endorsement - Earthquake (Fire And Shock) - Add On Cover
11. 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

Place : AURANGABAD

Date : 22/11/2023



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12. 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
13. 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.
14. 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,
15. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
16. 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.
17. 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
18. Exclusions:12. Costs, fees or expenses for preparing any claim.
19. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
20. AGREED BANK CLAUSE

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Financier's Names are as stated herein:

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Sl No	Bank Name/Financier	Bank Branch and Address
1	STATE BANK OF INDIA BR NANDURBAR	

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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 22ND DAY OF NOVEMBER 2023

Entered By : SUNIL BHANDARE

Examined By : AKSHAY ASHOKRAO HIWALE

Policy Printed By : 508373

IP :

Digitally Signed

Policy Printed On : 22-NOV-23 17:49:11

MAC :

By

Authorised Signatory

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Place : AURANGABAD

Date : 22/11/2023



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**Attached to and forming part of policy number 182000/11/2024/475**

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).

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Place : AURANGABAD

Date : 22/11/2023



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