# ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 182000/11/2024/479	Prev Policy No	: -		
Cover Note No	:-	Cover Note Dt	:		
Insured's Name	: 173588027 - M/S BHAGYODAY AGRO INDUSTRIES (GSTIN: 27AAIFB8063E1ZG)	Issuing Office	: 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)		
Address	: GUT NO.297,GANGAPUR ROAD, TQ.VAIJAPUR-, DIST AURANGABAD- 423701	Address	: OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001		
	AURANGABAD MAHARASHTRA 423701		AURANGABAD MAHARASHTRA 431601		
Tel /Fax /Email	: / / 0 / bgp.agro@gmail.com	Tel /Fax /Email	: 0240 - 2332019, 2323364 / / 182000@orientalinsurance.co.in		
Agent/Broker D	)etails				
Dev.Off.Code	:				
Agent/Broker	: LC0000000281 M/S JAINUINE INSUR	RANCE BROKERS P	VT 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 Insurar					
Collection No & D	t : DC_I_INDCSH 8714002835 - 22/11/2	2023 GST INVO	DICE NO :2722284345385 UIN :0		
Gross Premium	: 39,182 GST : 7,052	Sta	mp Duty : .5 Total : 46,234		
Co Insurance Det	tails : None				
	RISK DETAILS	5			
1 Location of	the Risk	BHAGYODAY AGR GUT NO.297,GANG AURANGABAD- 42	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
1 Location of	the Risk :	GUT NO.297,GANG AURANGABAD- 42	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
1 Location of	the Risk :	GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
1 Location of	the Risk :	GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD 423701	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
1 Location of	the Risk <u>.</u>	GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
1 Location of Risk Description		GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD 423701	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
		GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD 423701	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
Risk Description	n : Cotton Gin and Press Houses	GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD 423701	GAPUR ROAD, TQ.VAIJAPUR-, DIST		
Risk Description Sum Insured	n : Cotton Gin and Press Houses : 2,00,00,000	GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD 423701 AURANGABAD :	GAPUR ROAD, TQ.VAIJAPUR-, DIST 3701		
Risk Description Sum Insured 1 SMI Desc	: n : Cotton Gin and Press Houses : 2,00,00,000 Nature of Stock SCHEDULE O NGABAD	GUT NO.297,GANG AURANGABAD- 42 MAHARASHTRA AURANGABAD 423701 AURANGABAD :	GAPUR ROAD, TQ.VAIJAPUR-, DIST 3701		

### Attached to and forming part of policy number 182000/11/2024/479

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,Tarpolien & Such other Goods

39,182	
.5	
3,526	
3,526	
46,234	
	.5 3,526 3,526

 Total Sum Insured In Words : Indian Rupees Two Crores Only

 Total Premium In Words : Indian Rupees Forty-Six Thousand Two Hundred Thirty-Four 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
- 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 overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
- 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 : 22/11/2023





2,00,00,000

## Attached to and forming part of policy number 182000/11/2024/479

- 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:

SI No	Bank Name/Financier	Bank Branch and Address	
1	BANK OF MAHARASHTRA		

VAIJAPUR BRANCH

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

MR. AVINASH DESHPANDE Examined By : **V.B.INGLE** 

Policy Printed By : 508373 IP: Policy Printed On : 22-NOV-23 19:09:24 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 and through other digital platforms including Whatsapp (send 'Hi' to **Q** 9560711200).

Place : AURANGABAD Date : 22/11/2023

Entered By

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