

# ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151400/11/2024/317		Prev Policy No	: •		
Cover Note No	:-		Cover Note Dt	:		
Insured's Name	: 174641387 - MITTAL FIB (GSTIN: 27AAMPA6327F		Issuing Office	: 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)		
Address	: DONDAICHA ROAD,SHA 425421	AHADA MH-	Address	: "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE		
	NANDURBAR MAHARAS 425409	SHTRA		INDORE MADHYA PRADESH 452003		
Tel /Fax /Email	: / / 0 / SANJAYSHD@GM	MAIL.COM	Tel /Fax /Email	: 0731-2534550 / 0731-4067574 / Iskanoj@orientalinsurance.co.in;151400 @orientalinsurance.co.in		
Agent/Broker D	etails					
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	: 02572225747/88888841491					
Period of Insuran			TO MIDNIGHT OF 0			
Collection No & Dt	: DC_I_IND 3100011800 -	07/12/2023	GST INVOICE	NO :2322337779558 UIN :0		
Gross Premium	: 1,24,959 GST	: 22,493	Sta	mp Duty : .5 Total : 1,47,452		
Co Insurance Det	ails : None					
	RIS	SK DETAILS	3			
1 Location of	the Risk :		DONDAICHA ROAI	D,SHAHADA MH-425421		
			MAHARASHTRA NANDURBAR 425409 DHULE			
Risk Description	: Cotton Gin and Pre	ss Houses				
Sum Insured	: 5,00,00,000					
1 SMI Desc	Natur	e of Stock	÷	Sum Insured		
	SC	CHEDULE O	F PREMIUM			
TOTAL PREMI	JM 1,24,959					
Place : INDOR Date : 06/12/2			IRDA-REGNO-556			



5,00,00,000

## Attached to and forming part of policy number 151400/11/2024/317

ON STOCK OF LOOSE COTTON,LOOSE LINT,F P COTTN BALES COTTON SEED ONLY,WHILST STORED OR LYING ANYWHERE IN THE FACTORY PREMISES.

STAMP DUTY	.5
ADD: IGST	22,493
TOTAL AMOUNT	1,47,452

 Total Sum Insured In Words : Indian Rupees Five Crores Only

 Total Premium In Words : Indian Rupees One Lakh Forty-Seven Thousand Four Hundred Fifty-Two 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. AGREED BANK CLAUSE
- 2. Terrorism Damage Cover Endorsement
- 3. Terrorism Cancellation Clause
- 4. Terrorism Additional Exclusions
- 5. 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.
- 6. Endorsement Earthquake (Fire And Shock) Add On Cover
- 7. 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.
- 8 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
- 9. 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
- **10.** 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.
- 11. 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,
- **12.** Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
- 13. 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.
- 14. 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
- 15. Exclusions:12. Costs, fees or expenses for preparing any claim.
- 16. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation

Place : INDORE

06/12/2023

Date :





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# The Oriental Insurance Company Limited

## Attached to and forming part of policy number 151400/11/2024/317

- 17. 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.)
- 18. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
- **19.** 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:
- 20. 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

Financier's Names are as stated herein:

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

SHAHADA

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 INDORE on 06TH DAY OF DECEMBER 2023

Entered By : MS HEMLATA MAH	ESHWARI	
Examined By : L S KANOJ		The Oriental Insurance Company Limited
Policy Printed By : OICL	IP :	
Policy Printed On : 17-JAN-24 13:05:15	MAC	Authorised Signatory

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 : INDORE Date : 06/12/2023





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