



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

Policy No : 151400/11/2024/344 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 175971733 - MITTAL COT FIBERS
(GSTIN: 23AAYFM8096L1Z9) **Issuing Office** : 151400 - BO AB ROAD INDORE
(GSTIN: 23AAACT0627R4Z4)
Address : Warla road sendhwa dist barwani 451666 **Address** : "Kanchan Sagar"
18/1,Old Palasia,A.B.Road
INDORE
INDORE MADHYA PRADESH 452003
Tel /Fax /Email : 0 / / 0 / NA **Tel /Fax /Email** : 0731-2534550 / 0731-4067574 /
lskanoj@orientalinsurance.co.in;151400
@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 18:00 ON 29/12/2023 TO MIDNIGHT OF 28/12/2024

Collection No & Dt : DC_I_IND 3100013204 - 29/12/2023 **GST INVOICE NO** :2322337819488 **UIN** :0
Gross Premium : 43,766 **GST** : 7,878 **Stamp Duty** : .5 **Total** : 51,644

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : Warla road sendhwa dist barwani 451666
MADHYA PRADESH
KHARGONE
451666
EAST NIMAR (KHANDWA)

Risk Description : Cotton Gin and Press Houses

Sum Insured : 1,88,00,000

1 **SMI Desc** **Nature of Stock** **Sum Insured**

SCHEDULE OF PREMIUM

TOTAL PREMIUM 43,766

Place : INDORE
Date : 29/12/2023



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The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2024/344

First class constructed all buildings of cotton ginning pressing factory incl gin house press House Wal Boundry godowns Labour quarter ,SHADES,GODOWNS Ect.	63,00,000
ENTIRE PLANT AND MCHENRY OF GINNING & PRESS UNIT/ FULLY AUTOMATION UNIT WITH BELT SYSTEM/ MOTORS/ CABLES/PANELS/Transforms/	1,25,00,000

STAMP DUTY	.5
ADD: SGST	3,939
ADD: CGST	3,939
TOTAL AMOUNT	51,644

Total Sum Insured In Words : Indian Rupees One Crore Eighty-Eight Lakhs Only

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

Place : INDORE

Date : 29/12/2023



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Attached to and forming part of policy number 151400/11/2024/344

- 14. 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.
- 15. 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
- 16. Exclusions:12. Costs, fees or expenses for preparing any claim.
- 17. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- 18. 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.)
- 19. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
- 20. 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:

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	BANK OF BARODA	SENDHWA

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 29TH DAY OF DECEMBER 2023

Entered By : MANISH KUMAR SHARMA

Examined By : PRAKASH AHUJA

The Oriental Insurance Company Limited

Policy Printed By : OICL

IP :

Policy Printed On : 17-JAN-24 17:25:15


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 : 29/12/2023



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