



ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 182000/11/2024/579 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 177615858 - KALPATARU COTTEX (GSTIN: 27AKIPB6643A1ZK) **Issuing Office** : 182000 - BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address : GUT NO.265/4, SONE SANGHAVI SHIVAR, A/P CHAPADGAON, TQ SHEVGAON, DIST AHMEDNAGAR-414502 **Address** : OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
AHMEDNAGAR MAHARASHTRA 414502 **AURANGABAD MAHARASHTRA 431601**
Tel /Fax /Email : / / 9421333333 / kiran@bhandariindustries.com **Tel /Fax /Email** : 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 18:14 ON 23/01/2024 TO MIDNIGHT OF 22/01/2025

Collection No & Dt : CC 8714003685 - 23/01/2024 **GST INVOICE NO** :2722284490643 **UIN** :0
Gross Premium : 43,106 **GST** : 7,760 **Stamp Duty** : .5 **Total** : 50,866

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : KALPATARU COTTEX
GUT NO.265/4, SONE SANGHAVI SHIVAR, A/P CHAPADGAON, TQ SHEVGAON, DIST AHMEDNAGAR-414502
MAHARASHTRA
AHMEDNAGAR
414502
AHMADNAGAR

Risk Description : Cotton Gin and Press Houses

Sum Insured : 1,85,00,000

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

Place : AURANGABAD

Date : 23/01/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 182000/11/2024/579

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

1,85,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	43,106
STAMP DUTY	.5
ADD: SGST	3,880
ADD: CGST	3,880
TOTAL AMOUNT	50,866

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

Total Premium In Words : Indian Rupees Fifty Thousand Eight Hundred Sixty-Six 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; STFI Cover will start after 15 days of policy period and factory should be in working condition & not silent risk.
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. 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.
6. Endorsement - Earthquake (Fire And Shock) - Add On Cover
7. 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
8. 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.

Place : AURANGABAD

Date : 23/01/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 182000/11/2024/579

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.
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:

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

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 23RD DAY OF JANUARY 2024

Entered By : MR. AVINASH DESHPANDE


Examined By : AKSHAY ASHOKRAO HIWALE

The Oriental Insurance Company Limited

Policy Printed By : OICL IP :

Policy Printed On : 12-FEB-24 15:02:28 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 : AURANGABAD

Date : 23/01/2024



