

# ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 182000/11/2024/625 Prev Policy No

Cover Note No : - Cover Note Dt

Insured's Name : 178988650 - Tirupati Cotton Industries Issuing Office : 182000 - BO OSMANPURA CIRCLE

AURANGABAD (GSTIN: 27AAACT0627R4ZW)

Address : Morgaon Road, Walur, Tq- Selu Dist- Address

(GSTIN: 27AAFFT3242C1ZI)

Parbhani-431503

: OFFICE NO. 3 & 4, 1st FLOOR, SAI

SQUARE, OSMANPURA CIRCLE,

**AURANGABAD 431001** 

PARBHANI MAHARASHTRA 431503 AURANGABAD MAHARASHTRA

431601

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 17:14 ON 20/02/2024 TO MIDNIGHT OF 19/02/2025

Collection No & Dt : DC\_I\_IND 8714004034 - 20/02/2024 GST INVOICE NO :2722284559466 UIN :0

Gross Premium : 1,25,000 GST : 22,500 Total : 1,47,500

Co Insurance Details : None

**RISK DETAILS** 

1 Location of the Risk . Tirupati Cotton Industries

Moregaon Road, Walur, Tq- Selu, Dist -Parbhani-431503

MAHARASHTRA PARBHANI 431503 PARBHANI

Risk Description : Cotton Gin and Press Houses

Sum Insured : 5,00,00,000

1 SMI Desc Nature of Stock Sum Insured

Building-All types of Buildings,Godown,Sheds,Wall compound,Water tank etc. 3,00,00,000

Place: AURANGABAD

20/02/2024

Date:

IRDA-REGNO-556



## Attached to and forming part of policy number 182000/11/2024/625

Plant & Machinery-All types of Plant/Mach, Elect installation, Weigh bridge, D.G set, Transformers, Elect poles, Fire Fighting Equipment, Elect Motors and all other accessories, spares etc, pertaining to insured's trade or lying or installed 1,25,00,000

Other Contents-COMPLETE

SOLAR SYSTEM

75,00,000

## **SCHEDULE OF PREMIUM**

TOTAL PREMIUM 1,25,000
STAMP DUTY 0

ADD: SGST 11,250 ADD: CGST 11,250 TOTAL AMOUNT 1,47,500

Total Sum Insured In Words: Indian Rupees Five Crores Only

Total Premium In Words : Indian Rupees One Lakh Forty-Seven Thousand Five Hundred 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 15days 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 overrunning, 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.

Place: AURANGABAD
Date: 20/02/2024







### Attached to and forming part of policy number 182000/11/2024/625

- 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.
- **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	S.B.I	

**BR.SELU** 

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 20TH DAY OF FEBRUARY 2024

Entered By : SUNIL BHANDARE

Examined By : AKSHAY ASHOKRAO HIWALE The Oriental Insurance Company Limited

Policy Printed By : 508373 IP : Digitally Signed
Policy Printed On : 20-FEB-24 17:54:03 MAC By

Authorised Signatory

Place: AURANGABAD
Date: 20/02/2024



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## Attached to and forming part of policy number 182000/11/2024/625

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 . 9560711200).

Place: **AURANGABAD** Date: 20/02/2024





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