



The Oriental Insurance Company Limited

ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151400/11/2024/360 **Prev Policy No** : 151400/11/2023/521
Cover Note No : - **Cover Note Dt** :
Insured's Name : 168190662 - SIDDHI FIBERS (GSTIN: 36ADCFS1206R1ZU) **Issuing Office** : 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)
Address : Survey No.155/157/158, Thirmal Giri Road, Etoor Village, Thirumalagiri, Nalgonda **Address** : "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
Tel /Fax /Email : / / 0 / riddhisiddhi232@gmail.com **Tel /Fax /Email** : 0731-2534550 / 0731-4067574 / girishsharma@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 00:00 ON 12/01/2024 TO MIDNIGHT OF 11/01/2025
Collection No & Dt : DC_I_IND 3100014062 - 11/01/2024 **GST INVOICE NO** :2322337847488 **UIN** :0
Gross Premium : 1,42,688 **GST** : 25,684 **Stamp Duty** : .5 **Total** : 1,68,372

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : Survey No.155/157/158, Thirmal Giri Road, Etoor VillageThirumalagiri, Nalgonda
TELANGANA
NALGONDA
508223
NALGONDA

Risk Description : Cotton Gin and Press Houses
Sum Insured : 6,25,00,000

1 SMI Desc	Nature of Stock	Sum Insured
All types of Buildings,Godown,Sheds,Wall compound,Water tank etc.		3,50,00,000

Place : INDORE
Date : 11/01/2024





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All types of Plant/Mach,Elect
installation,Weigh bridge,D.G
set,Transformers,Elect poles, Fire
Fighting Equipments,Elect Motors
and all other accessories,spares
etc

2,75,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,42,688
STAMP DUTY	.5
ADD: IGST	25,684
TOTAL AMOUNT	1,68,372

Total Sum Insured In Words : Indian Rupees Six Crores Twenty-Five Lakhs Only

Total Premium In Words : Indian Rupees One Lakh Sixty-Eight Thousand Three Hundred Seventy-Two Only

Excess / Deductible:

The following minimum deductibles are applicable :

1. 5% of each claim subject to minimum of 10000 INR.
2. For Terrorism Risk, the excess shall be as per the Clause attached to this policy.

The Insurance under this policy is subject to warranties & Clauses otherwise stated herein:

1. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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,
5. 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
6. 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.
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim. Monthly Declaration shall be on average value at risk during the month.
11. 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

Date : 11/01/2024





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12. 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.)
13. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
14. 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:
15. 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
16. AGREED BANK CLAUSE
17. Terrorism Damage Cover Endorsement
18. Terrorism Cancellation Clause
19. Terrorism Additional Exclusions
20. 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.

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	YES BANK LTD.	

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 11TH DAY OF JANUARY 2024

Entered By : SANJAY RAGHUWANSHI


Examined By : PRAKASH AHUJA

Policy Printed By : OICL IP :

Policy Printed On : 01-MAR-24 11:32:15 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 : 11/01/2024



