



# The Oriental Insurance Company Limited

## ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

**Policy No** : 151400/11/2024/361 **Prev Policy No** : 151400/11/2023/520  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 168190294 - Rishi Fibers Pvt Ltd  
(GSTIN: 27AAFCR2409E1ZN) **Issuing Office** : 151400 - BO AB ROAD INDORE  
(GSTIN: 23AAACT0627R4Z4)  
**Address** : gut no.411,Dongargaon road,Sillod.Dist Aurangabad **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;15  
1400@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 3100014070 - 11/01/2024 **GST INVOICE NO** :2322337847589 **UIN** :0  
**Gross Premium** : 1,25,108 **GST** : 22,519 **Stamp Duty** : .5 **Total** : 1,47,627

**Co Insurance Details** : None

### RISK DETAILS

1 **Location of the Risk** : gut no.411,Dongargaon road,Sillod.Dist Aurangabad  
MAHARASHTRA  
AURANGABAD  
431113  
AURANGABAD

**Risk Description** : Cotton Gin and Press Houses

**Sum Insured** : 5,48,00,000

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

**Place** : INDORE  
**Date** : 11/01/2024





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Attached to and forming part of policy number 151400/11/2024/361

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 in factory premises.	3,00,00,000
Complete Solar system with its panel & all other accessories	1,48,00,000

## SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,25,108
STAMP DUTY	.5
ADD: IGST	22,519
TOTAL AMOUNT	1,47,627

Total Sum Insured In Words : Indian Rupees Five Crores Forty-Eight Lakhs Only

Total Premium In Words : Indian Rupees One Lakh Forty-Seven Thousand Six Hundred Twenty-Seven 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. 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.
2. Endorsement - Earthquake (Fire And Shock) - Add On Cover
3. 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.
4. 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
5. 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,
6. 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
7. 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.
8. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. 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.
10. 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
11. Exclusions:12. Costs, fees or expenses for preparing any claim.

Place : INDORE

Date : 11/01/2024



IRDA-REGNO-556



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12. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
13. 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.)
14. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
15. 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:
16. 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
17. AGREED BANK CLAUSE
18. Warranted that the Top Location Sum Insured is less than or equal to INR 50 Crs in case of Laghu Policies
19. Terrorism Damage Cover Endorsement
20. Terrorism Cancellation Clause
21. Terrorism Additional Exclusions

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	THE SARASWAT CO-OP BANK LTD.	CIDCO, AURANGABAD BRANCH

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 ab initio (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 : MANISH KUMAR SHARMA


Examined By : ROOP KUMAR PATEL

Policy Printed By : OICL IP :

Policy Printed On : 01-MAR-24 11:46:40 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](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : INDORE  
Date : 11/01/2024



