



**ORIENTAL INSURANCE - FLEXI BHARAT SOOKSHMA UDYAM
SURAKSHA POLICY SCHEDULE
UIN : IRDAN556RP0014V01202223**

Policy No : 151300/11/2024/870 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 179301244 - ANSH COTEX (GSTIN: 0) **Issuing Office** : 151300 - KBO KHAJRANA ROAD
INDORE (GSTIN: 23AAACT0627R4Z4)
Address : NAVIN GINNING FACTORY WARLA ROAD SENDHWA DISTT BARWANI **Address** : PH-4 First Floor
Above SBI, Khajrana Branch
Chandralok Colony, Khajrana Road
INDORE MADHYA PRADESH 452001
Tel /Fax /Email : / / 0 / anshcotex421@yahoo.in **Tel /Fax /Email** : 0731-2512026, 2516103 / 91-731-
2528744 /
ksmohane@orientalinsurance.co.in
;151300@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 15:25 ON 27/02/2024 TO MIDNIGHT OF 26/03/2024

Collection No & Dt : DC_I_IND 3098021750 - 27/02/2024 **GST INVOICE NO** :2322337936416 **UIN** :0
Gross Premium : 412 **GST** : 74 **Stamp Duty** : .5 **Total** : 486

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : NAVIN GINNING FACTORY WARLA ROAD SENDHWA
DISTT BARWANI
MADHYA PRADESH
KHARGONE
451666
EAST NIMAR (KHANDWA)

Risk Description : Cotton Gin and Press Houses

Sum Insured : 11,00,000

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

Place : INDORE
Date : 27/02/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2024/870

ON STOCK OF F.P.COTTON
BALES WITH PACKING
MATERIAL WHILST STORED OR
LYING ANY WHERE IN GINNING
PRESSING AND OIL MILL
FACTORY PREMISES

11,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	412
STAMP DUTY	.5
ADD: SGST	37
ADD: CGST	37
TOTAL AMOUNT	486

Total Sum Insured In Words : Indian Rupees Eleven Lakhs Only

Total Premium In Words : Indian Rupees Four Hundred Eighty-Six Only

Excess:

Sookshama Excess should be Flat 5000 Rs.

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

1. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.
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: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: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,
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.
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. 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

Place : INDORE

Date : 27/02/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2024/870

16. AGREED BANK CLAUSE

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	HDFC BANK LTD	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 27TH DAY OF FEBRUARY 2024

Entered By : RAKESH SISODIA

Examined By : KAILASH CHANDRA MOHANE


Policy Printed By : OICL IP :

Policy Printed On : 09-APR-24 17:21:30 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 : 27/02/2024



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