



ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151400/11/2025/44	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 181532087 - AADARSH AGRO PROCESSORS (GSTIN: 27ABWFA8905B1Z8)	Issuing Office	: 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)
Address	: SURVEY NO 154/1, VILLAGE YENSA, POST. TEMBURDA, TH. WARORA, DIST. CHANDRAPUR (MS)	Address	: "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
	CHANDRAPUR MAHARASHTRA 442404		
Tel /Fax /Email	: / / 0 / chordiaindustries@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 15:40 ON 02/05/2024 TO MIDNIGHT OF 01/11/2024

Collection No & Dt : DC_I_IND 3100001569 - 02/05/2024 **GST INVOICE NO** :232335235 **UIN** :0

Gross Premium : 1,39,618 **GST** : 25,131 **Stamp Duty** : .5 **Total** : 1,64,749

Co Insurance Details : None

RISK DETAILS

1	Location of the Risk	:	SURVEY NO 154/1, VILLAGE YENSA, POST. TEMBURDA, TH. WARORA, DIST. CHANDRAPUR (MS)
			MAHARASHTRA CHANDRAPUR 442404 CHANDRAPUR

Risk Description : Cotton Gin and Press Houses

Sum Insured : 8,75,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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Place : INDORE
Date : 02/05/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/44

ALL TYPES OF BUILDINGS GODOWN,SHEDS, WALL COMPOUND,WATER TANK ETC.	4,00,00,000
ALL TYPES OF PLANT/MACH,ELECT INSTALLATION,WEIGH BRIDGE,D.G.SET,TRANSFORM ERS,ELECT POLES,FIRE FIGHTING EQUIPMENTS,ELECT MOTORS AND ALL OTHER ACCESSORIES,SPARES ETC,PERTANING TO INSURED'S TRADE WHILST INSTALLED &/OR LYING IN FACTORY PREMISES	2,75,00,000
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	2,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,39,618
STAMP DUTY	.5
ADD: IGST	25,131
TOTAL AMOUNT	1,64,749

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

Total Premium In Words : Indian Rupees One Lakh Sixty-Four Thousand Seven Hundred Forty-Nine 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. 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:
2. 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
3. Terrorism Damage Cover Endorsement
4. Terrorism Cancellation Clause

Place : INDORE

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The Oriental Insurance Company Limited

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5. Terrorism Additional Exclusions
6. 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.
7. Endorsement - Earthquake (Fire And Shock) - Add On Cover
8. 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.
9. 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
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: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
12. 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.
13. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
14. 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.
15. 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
16. Exclusions:12. Costs, fees or expenses for preparing any claim.
17. Coverages:Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
18. 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.)
19. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
20. AGREED BANK CLAUSE

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	BANK OF INDIA	HINGANGHAT

Place : INDORE

Date : 02/05/2024



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The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/44

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 02ND DAY OF MAY 2024

Entered By : MS HEMLATA MAHESHWARI

Examined By : R.C. PARTETI

Policy Printed By : 941026

IP :

Digitally Signed

By

Policy Printed On : 02-MAY-24 18:21:11


MAC :

Authorised Signatory

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 : INDORE

Date : 02/05/2024



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