



**ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY
SCHEDULE**

Policy No : 151400/11/2025/40 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 181479841 - Tirupati Fibers (GSTIN: 27AADFT1155A1ZO) **Issuing Office** : 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)
Address : 130/1-B, Sillod Road, Bhokardan-431114 **Address** : "Kanchan Sagar"
18/1, Old Palasia, A.B. Road
INDORE
INDORE MADHYA PRADESH 452003
JALNA MAHARASHTRA 431114
Tel /Fax /Email : 0 / / 0 / annapurnacotex@yahoo.co.in **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 18:00 ON 01/05/2024 TO MIDNIGHT OF 30/04/2025

Collection No & Dt : DC_I_IND 3100001493 - 01/05/2024 **GST INVOICE NO** :232334130 **UIN** :0
Gross Premium : 1,35,163 **GST** : 24,329 **Stamp Duty** : .5 **Total** : 1,59,492

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : 130/1-B, Sillod Road, Bhokardan- 431114
MAHARASHTRA
JALNA
431114
JALNA

Risk Description : Cotton Gin and Press Houses

Sum Insured : 6,60,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	ALL TYPES OF BUILDINGS GODOWN, SHEDS, WALL COMPOUND, WATER TANK ETC.		4,40,00,000

Place : INDORE
Date : 01/05/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/40

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

2,20,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,35,163
STAMP DUTY	.5
ADD: IGST	24,329
TOTAL AMOUNT	1,59,492

Total Sum Insured In Words : Indian Rupees Six Crores Sixty Lakhs Only

Total Premium In Words : Indian Rupees One Lakh Fifty-Nine Thousand Four Hundred Ninety-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. 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
2. 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,
3. 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
4. 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.
5. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
6. 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.
7. 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
8. Exclusions:12. Costs, fees or expenses for preparing any claim.

Place : INDORE

Date : 01/05/2024



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- 9. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- 10. 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.)
- 11. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
- 12. AGREED BANK CLAUSE
- 13. 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:
- 14. 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
- 15. Terrorism Damage Cover Endorsement
- 16. Terrorism Cancellation Clause
- 17. Terrorism Additional Exclusions
- 18. 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.
- 19. Endorsement - Earthquake (Fire And Shock) - Add On Cover
- 20. 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.

Financier's Names are as stated herein:

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

Place : INDORE
Date : 01/05/2024



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The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/40

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 01ST DAY OF MAY 2024

Entered By : MS HEMLATA MAHESHWARI

Examined By : ADITYA MOYADE

Policy Printed By : 941026

IP :

Digitally Signed

By

Policy Printed On : 01-MAY-24 13:35:23


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 : 01/05/2024



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