



**ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY  
SCHEDULE**

**Policy No** : 151300/11/2025/516 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 183999353 - DIVEEL COTTON INDUSTRIES (GSTIN: 23AAKFD0280D1ZZ) **Issuing Office** : 151300 - KBO KHAJRANA ROAD INDORE (GSTIN: 23AAACT0627R4Z4)  
**Address** : PANSEMAL ROAD, KHETIA, DIST BARWANI **Address** : PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001  
**Tel /Fax /Email** : / / 0 / dcikhetia@gmail.com **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 18:22 ON 20/08/2024 TO MIDNIGHT OF 19/09/2024

**Collection No & Dt** : DC\_I\_IND 3098009956 - 21/08/2024 **GST INVOICE NO** :2323156175 **UIN** :0  
**Gross Premium** : 2,812 **GST** : 506 **Stamp Duty** : .5 **Total** : 3,318

**Co Insurance Details** : None

**RISK DETAILS**

1 **Location of the Risk** : PANSEMAL ROAD, KHETIA ,DIST BARWAN  
MADHYA PRADESH  
KHARGONE  
451551  
EAST NIMAR (KHANDWA)

**Risk Description** : Cotton Gin and Press Houses  
**Sum Insured** : 75,00,000

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

**SCHEDULE OF PREMIUM**

**Place** : INDORE  
**Date** : 20/08/2024



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/516

on stock of loose cotton, loose lint,  
f p cotton Bales ,cotton seeds only

75,00,000

TOTAL PREMIUM	2,812
STAMP DUTY	.5
ADD: SGST	253
ADD: CGST	253
TOTAL AMOUNT	3,318

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

Total Premium In Words : Indian Rupees Three Thousand Three Hundred Eighteen Only

**Excess:**

Excess of 5000 for each and every claim  
Terrorism excess as per the clause attached.

**DEDUCTIBLE:**

Fire Excess & Excess of ? 5,000 (Rupees Five Thousand) for each claim

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

1. AGREED BANK CLAUSE
2. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.
3. Terrorism Damage Cover Endorsement
4. Terrorism Cancellation Clause
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: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
11. 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.
12. 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,
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. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation

Place : INDORE

Date : 20/08/2024



IRDA-REGNO-556



# The Oriental Insurance Company Limited

## Attached to and forming part of policy number 151300/11/2025/516

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. 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:
21. 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

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	BANK OF BARODA	KHETIA

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 20TH DAY OF AUGUST 2024

Entered By : KAILASH CHANDRA MOHANE

Examined By : KAILASH CHANDRA MOHANE

The Oriental Insurance Company Limited

Policy Printed By : 568139

IP :

Digitally Signed

Policy Printed On : 21-AUG-24 15:19:58

MAC :

By


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](http://www.orientalinsurance.org.in)

and through other digital platforms including Whatsapp (send 'Hi' to  9560711200).

Place : INDORE

Date : 20/08/2024



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