



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

Policy No : 151300/11/2025/641 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 185024197 - SHRI RAM COTTON FIBER **Issuing Office** : 151300 - KBO KHAJRANA ROAD INDORE
Address : Dondaicha road shahada gat no 316/1 &2 ,318/1& 2 mohida turfee tah shahada nandurbar **Address** : PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email : / / **Tel /Fax /Email** : 0731-2512026, 2516103 / 91-731-2528744 / ksmohane@orientalinsurance.co.in ;151300@orientalinsurance.co.in
NANDURBAR MAHARASHTRA 425409

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 01/10/2024 TO MIDNIGHT OF 30/05/2025
Collection No & Dt : DC_I_IND 3098013156 - 03/10/2024 **GST INVOICE NO** :2323204259 **UIN** :0
Gross Premium : 2,000 **GST** : 360 **Stamp Duty** : .5 **Total** : 2,360
Co Insurance Details : None

RISK DETAILS


1 **Location of the Risk** : gat no 316/1&2 318/1&2 at mohide thrfee tah shahada dist nandurbar m
MAHARASHTRA
NANDURBAR
425409
AURANGABAD

Risk Description : Cotton Gin and Press Houses
Sum Insured : 10,00,000

1 SMI Desc	Nature of Stock	Sum Insured
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SCHEDULE OF PREMIUM

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/641

on stok of loose cotton, loose lint, f
p cotton bales,cotton seed, only

10,00,000

TOTAL PREMIUM	2,000
STAMP DUTY	.5
ADD: IGST	360
TOTAL AMOUNT	2,360

Total Sum Insured In Words : Indian Rupees Ten Lakhs Only

Total Premium In Words : Indian Rupees Two Thousand Three Hundred Sixty 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/641

- 18. Terrorism Damage Cover Endorsement
- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	State Bank of India	sme branch Mukundnagr MIDC Avdhan dhule

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 30TH DAY OF SEPTEMBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151300/11/2025/642	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185023877 - OAS INTERNATIONAL,	Issuing Office	: 151300 - KBO KHAJRANA ROAD INDORE
Address	: BHOKALE NAGAR, Khargone KHARGONE MADHYA PRADESH 451001	Address	: PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email	: / / NA	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 00:00 ON 01/10/2024 TO MIDNIGHT OF 31/12/2024

Collection No & Dt : DC_I_INDCSH 3098013157 - 03/10/2024 **GST INVOICE NO** :2323204243 **UIN** :0

Gross Premium : 20,001 **GST** : 3,600 **Stamp Duty** : .5 **Total** : 23,601

Co Insurance Details : None

RISK DETAILS

1 Location of the Risk : JAMLI INFRONT OF HANUMAN MANDIR, BISTAN ROAD, Khargone,

MADHYA PRADESH
KHARGONE
451001
EAST NIMAR (KHANDWA)

Risk Description : Cotton Gin and Press Houses

Sum Insured : 2,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
ON STOCK OF COTTON SEEDS,COTTON F.P BALES ONLY		2,00,00,000

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/642

SCHEDULE OF PREMIUM

TOTAL PREMIUM	20,001
STAMP DUTY	.5
ADD: SGST	1,800
ADD: CGST	1,800
TOTAL AMOUNT	23,601

Total Sum Insured In Words : Indian Rupees Two Crores Only

Total Premium In Words : Indian Rupees Twenty-Three Thousand Six Hundred One 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/642

- 18. Terrorism Damage Cover Endorsement
- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	STATE BANK OF INDIA	KHARGONE

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 OCTOBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151300/11/2025/643 Prev Policy No : 151300/11/2024/535
Cover Note No : - Cover Note Dt :
Insured's Name : 164545885 - M/S ROCKY PHOTO FRAME Issuing Office : 151300 - KBO KHAJRANA ROAD INDORE
Address : 213, KHHANNA CHEMBER 2ND FLOOR JAIL ROAD INDORE Address : PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email : / / NA Tel /Fax /Email : 0731-2512026, 2516103 / 91-731-2528744 / ksmohane@orientalinsurance.co.in ;151300@orientalinsurance.co.in

Agent/Broker Details
Dev.Off.Code : NG0000000410 MAHESK KUMAR DARYANI
Agent/Broker : BA0000049110 KISHORE KHATHURIA
Address : 105 Krantikraplani Nagar :INDORE,INDORE,MADHYA PRADESH,452001
Tel/Fax/Email : //9425073498//kishorekhathuriya17@gmail.com

Period of Insurance : FROM 00:00 ON 04/10/2024 TO MIDNIGHT OF 03/10/2025
Collection No & Dt : CSH 3098013197 - 03/10/2024 GST INVOICE NO :2323207453 UIN :0
Gross Premium : 699 GST : 126 Stamp Duty : .5 Total : 825
Co Insurance Details : None

RISK DETAILS

1 Location of the Risk : 213, KHHANNA CHEMBER 2ND FLOOR JAIL ROAD INDORE
MADHYA PRADESH
INDORE
452001
INDORE

Risk Description : Shops dealing in hazardous goods
Sum Insured : 6,00,000

Table with 3 columns: SMI Desc, Nature of Stock, Sum Insured. Row 1: Furniture, Fixtures & Fittings, 1,00,000

SCHEDULE OF PREMIUM

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/643

STOCK AND STOCK IN
PROCESS ADDITION OF STOCK
NAME PHOTO FRAME GIFT
ITEMS WALL CLOCK SOFT
TOES & ALL OTHER SIMILAR
GOODS AS IN PROPOSAL FORM

5,00,000

TOTAL PREMIUM	699
STAMP DUTY	.5
ADD: SGST	63
ADD: CGST	63
TOTAL AMOUNT	825

Total Sum Insured In Words : Indian Rupees Six Lakhs Only

Total Premium In Words : Indian Rupees Eight Hundred Twenty-Five 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. Terrorism Damage Cover Endorsement
2. Terrorism Cancellation Clause
3. Terrorism Additional Exclusions
4. 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.
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. 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.
7. 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
8. 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
9. 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.
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:8. Loss or damage to any Insured Property removed from Your Home to any other place.
12. 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.
13. 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
14. Exclusions:12. Costs, fees or expenses for preparing any claim.
15. Coverages: Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/643

- 16. 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.)
- 17. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
- 18. 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:
- 19. 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
- 20. AGREED BANK CLAUSE

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	SBI SMEC Y.N. ROAD INDORE	

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 03RD DAY OF OCTOBER 2024

Entered By : MR. SUDHESH KHATRI

Examined By : MR AMIT KUMAR

The Oriental Insurance Company Limited

Policy Printed By : 568139

IP :

Digitally Signed

Policy Printed On : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151300/11/2025/644	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185157937 - Shri balaji cotton	Issuing Office	: 151300 - KBO KHAJRANA ROAD INDORE
Address	: 46/2 plot no. 2, shop no. 3, shahada khetiya road, shahada, Khed Digar, Nandurbar, NANDURBAR MAHARASHTRA 425409	Address	: PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email	: / / Sbckhetia@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 03/10/2024 TO MIDNIGHT OF 02/10/2025

Collection No & Dt : DC_I_IND 3098013239 - 03/10/2024 **GST INVOICE NO** :2323207757 **UIN** :0

Gross Premium : 25,000 **GST** : 4,500 **Stamp Duty** : .5 **Total** : 29,500

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : shri Balaji cotton/malviya oil industries & malviya enterprises (common compound) 434/1 bokharata bygone road khetia teh.pansemal dist barwanina

MADHYA PRADESH
KHARGONE
451551
EAST NIMAR (KHANDWA)

Risk Description : Cotton Gin and Press Houses

Sum Insured : 1,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/644

On stock of loose cotton, loose lint,
f p cotton Bales, cotton seed
,kappas only ,

1,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	25,000
STAMP DUTY	.5
ADD: IGST	4,500
TOTAL AMOUNT	29,500

Total Sum Insured In Words : Indian Rupees One Crore Only

Total Premium In Words : Indian Rupees Twenty-Nine Thousand Five Hundred 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
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 : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/644

16. AGREED BANK CLAUSE

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

18. Terrorism Damage Cover Endorsement

19. Terrorism Cancellation Clause

20. Terrorism Additional Exclusions

21. 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.

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 03RD DAY OF OCTOBER 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 : 03-OCT-24 18:39:45

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151300/11/2025/645	Prev Policy No : -
Cover Note No : -	Cover Note Dt :
Insured's Name : 185156308 - DEEP KAMAL ENTERPRISES	Issuing Office : 151300 - KBO KHAJRANA ROAD INDORE
Address : A.B ROAD, DHAMNOD, Dhar, DHAR MADHYA PRADESH 454552	Address : PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email : / / gurdeepindore@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 : LC000000281 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 18:16 ON 03/10/2024 TO MIDNIGHT OF 02/07/2025

Collection No & Dt : DC_I_INDCSH 3098013241 - 03/10/2024 **GST INVOICE NO** :2323207745 **UIN** :0

Gross Premium : 63,750 **GST** : 11,476 **Stamp Duty** : .5 **Total** : 75,226

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : A.B ROAD, DHAMNOD, Dhar,
MADHYA PRADESH
DHAR
454552
DHAR

Risk Description : Cotton Gin and Press Houses

Sum Insured : 3,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
On stock of loose cotton, loose lint, f p cotton Bales, cotton seed ,kappas only ,		3,00,00,000

SCHEDULE OF PREMIUM

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/645

TOTAL PREMIUM	63,750
STAMP DUTY	.5
ADD: SGST	5,738
ADD: CGST	5,738
TOTAL AMOUNT	75,226

Total Sum Insured In Words : Indian Rupees Three Crores Only

Total Premium In Words : Indian Rupees Seventy-Five Thousand Two Hundred Twenty-Six 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages:Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.
18. Terrorism Damage Cover Endorsement

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/645

- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	BANK OF BARODA	DHAMNOD

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 03RD DAY OF OCTOBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151300/11/2025/646	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185155333 - DIVEEL COTTON INDUSTRIES ,	Issuing Office	: 151300 - KBO KHAJRANA ROAD INDORE
Address	: PANSEMAL ROAD, KHETIA, DIST BARWANI KHARGONE MADHYA PRADESH 451551	Address	: PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email	: / / 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 00:00 ON 05/11/2024 TO MIDNIGHT OF 04/11/2025

Collection No & Dt : DC_I_IND 3098013242 - 03/10/2024 **GST INVOICE NO** :2323207613 **UIN** :0

Gross Premium : 63,000 **GST** : 11,340 **Stamp Duty** : .5 **Total** : 74,340

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 : 3,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
On stock of loose cotton, loose lint, f p cotton Bales, cotton seed ,kappas only ,		3,00,00,000

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/646

SCHEDULE OF PREMIUM

TOTAL PREMIUM	63,000
STAMP DUTY	.5
ADD: SGST	5,670
ADD: CGST	5,670
TOTAL AMOUNT	74,340

Total Sum Insured In Words : Indian Rupees Three Crores Only

Total Premium In Words : Indian Rupees Seventy-Four Thousand Three Hundred Forty 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/646

- 18. Terrorism Damage Cover Endorsement
- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

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 03RD DAY OF OCTOBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151300/11/2025/647	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185155333 - DIVEEL COTTON INDUSTRIES ,	Issuing Office	: 151300 - KBO KHAJRANA ROAD INDORE
Address	: PANSEMAL ROAD, KHETIA, DIST BARWANI KHARGONE MADHYA PRADESH 451551	Address	: PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email	: / / 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 17:49 ON 03/10/2024 TO MIDNIGHT OF 02/07/2025

Collection No & Dt : DC_I_IND 3098013243 - 03/10/2024 **GST INVOICE NO** :2323207652 **UIN** :0

Gross Premium : 1,784 **GST** : 322 **Stamp Duty** : .5 **Total** : 2,106

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 : 10,00,000

1 SMI Desc	Nature of Stock	Sum Insured
On stock of loose cotton, loose lint, f p cotton Bales, cotton seed ,kappas only ,		10,00,000

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/647

SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,784
STAMP DUTY	.5
ADD: SGST	161
ADD: CGST	161
TOTAL AMOUNT	2,106

Total Sum Insured In Words : Indian Rupees Ten Lakhs Only

Total Premium In Words : Indian Rupees Two Thousand One Hundred Six 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/647

- 18. Terrorism Damage Cover Endorsement
- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

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 03RD DAY OF OCTOBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 151300/11/2025/648	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185155333 - DIVEEL COTTON INDUSTRIES ,	Issuing Office	: 151300 - KBO KHAJRANA ROAD INDORE
Address	: PANSEMAL ROAD, KHETIA, DIST BARWANI KHARGONE MADHYA PRADESH 451551	Address	: PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email	: / / 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 00:00 ON 05/10/2024 TO MIDNIGHT OF 04/10/2025

Collection No & Dt : DC_I_INDCSH 3098013244 - 03/10/2024 **GST INVOICE NO** :2323207644 **UIN** :0

Gross Premium : 42,001 **GST** : 7,560 **Stamp Duty** : .5 **Total** : 49,561

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 : 2,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
On stock of loose cotton, loose lint, f p cotton Bales, cotton seed ,kappas only ,		2,00,00,000

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/648

SCHEDULE OF PREMIUM

TOTAL PREMIUM	42,001
STAMP DUTY	.5
ADD: SGST	3,780
ADD: CGST	3,780
TOTAL AMOUNT	49,561

Total Sum Insured In Words : Indian Rupees Two Crores Only

Total Premium In Words : Indian Rupees Forty-Nine Thousand Five Hundred Sixty-One 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages:Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/648

- 18. Terrorism Damage Cover Endorsement
- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

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 03RD DAY OF OCTOBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024





ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 151300/11/2025/649	Prev Policy No : -
Cover Note No : -	Cover Note Dt :
Insured's Name : 185156308 - DEEP KAMAL ENTERPRISES	Issuing Office : 151300 - KBO KHAJRANA ROAD INDORE
Address : A.B ROAD, DHAMNOD, Dhar, DHAR MADHYA PRADESH 454552	Address : PH-4 First Floor Above SBI, Khajrana Branch Chandralok Colony, Khajrana Road INDORE MADHYA PRADESH 452001
Tel /Fax /Email : / / gurdeepindore@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 : LC000000281 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 18:34 ON 03/10/2024 TO MIDNIGHT OF 02/10/2025

Collection No & Dt : DC_I_IND 3098013245 - 03/10/2024 **GST INVOICE NO** :2323207671 **UIN** :0

Gross Premium : 24,364 **GST** : 4,386 **Stamp Duty** : .5 **Total** : 28,750

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : A.B ROAD, DHAMNOD, Dhar,
MADHYA PRADESH
DHAR
454552
DHAR

Risk Description : Cotton Gin and Press Houses

Sum Insured : 1,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	On stock of loose cotton, loose lint, f p cotton Bales, cotton seed ,kappas only ,		1,00,00,000

SCHEDULE OF PREMIUM

Place : INDORE
Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/649

TOTAL PREMIUM	24,364
STAMP DUTY	.5
ADD: SGST	2,193
ADD: CGST	2,193
TOTAL AMOUNT	28,750

Total Sum Insured In Words : Indian Rupees One Crore Only

Total Premium In Words : Indian Rupees Twenty-Eight Thousand Seven Hundred Fifty 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. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. 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.
3. 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
4. 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
5. 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.
6. 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,
7. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
8. 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.
9. 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
10. Exclusions:12. Costs, fees or expenses for preparing any claim.
11. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
12. 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.)
13. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
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
16. AGREED BANK CLAUSE
17. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.
18. Terrorism Damage Cover Endorsement

Place : INDORE

Date : 30/09/2024





The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/649

- 19. Terrorism Cancellation Clause
- 20. Terrorism Additional Exclusions
- 21. 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.

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address
1	BANK OF BARODA	DHAMNOD

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 03RD DAY OF OCTOBER 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 : 03-OCT-24 18:39:45

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

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

Place : INDORE

Date : 30/09/2024



