



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

**Policy No** : 151300/11/2025/674 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 185373262 - RADHIKA COTTON  
(GSTIN: 27AAHFR7001F1ZF) **Issuing Office** : 151300 - KBO KHAJRANA ROAD  
INDORE (GSTIN: 23AAACT0627R4Z4)  
**Address** : PLOT NO 1&2. GAT NO 352,  
MOHIDA SHIVAR SHAHADA-  
DONDAICHA ROAD, SHAHADA **Address** : PH-4 First Floor  
Above SBI, Khajrana Branch  
Chandralok Colony, Khajrana Road  
INDORE MADHYA PRADESH 452001  
**NANDURBAR MAHARASHTRA**  
**425409**  
**Tel /Fax /Email** : / / 0 / radhikacotton@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 15:19 ON 08/10/2024 TO MIDNIGHT OF 07/10/2025

**Collection No & Dt** : DC\_I\_IND 3098013636 - 08/10/2024 **GST INVOICE NO** :2323214267 **UIN** :0  
**Gross Premium** : 10,000 **GST** : 1,800 **Stamp Duty** : .5 **Total** : 11,800

**Co Insurance Details** : None

**RISK DETAILS**

1 **Location of the Risk** : PLOT NO 1,2. GAT NO 352, MOHIDE SHIVAR  
SHAHADA-DONDAICHA ROAD, SHAHADA  
MAHARASHTRA  
NANDURBAR  
425409  
AURANGABAD

**Risk Description** : Cotton Gin and Press Houses

**Sum Insured** : 40,00,000

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

**SCHEDULE OF PREMIUM**

**Place** : INDORE  
**Date** : 08/10/2024



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/674

Complete Solar System with panel  
& other accessories

40,00,000

TOTAL PREMIUM	10,000
STAMP DUTY	.5
ADD: IGST	1,800
TOTAL AMOUNT	11,800

Total Sum Insured In Words : Indian Rupees Forty Lakhs Only

Total Premium In Words : Indian Rupees Eleven Thousand Eight 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. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.
2. Terrorism Damage Cover Endorsement
3. Terrorism Cancellation Clause
4. Terrorism Additional Exclusions
5. 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.
6. Endorsement - Earthquake (Fire And Shock) - Add On Cover
7. 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.
8. 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
9. 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
10. 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.
11. 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,
12. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
13. 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.
14. 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
15. Exclusions: 12. Costs, fees or expenses for preparing any claim.
16. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
17. 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.)
18. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.

Place : INDORE

Date : 08/10/2024



IRDA-REGNO-556



# The Oriental Insurance Company Limited

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19. 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:
20. 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
21. AGREED BANK CLAUSE

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	HDFC BANK LTD.	SHAHADA

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 08TH 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 : 08-OCT-24 18:28:34

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 : 08/10/2024



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