



**ORIENTAL INSURANCE - FLEXI BHARAT SOOKSHMA UDYAM
SURAKSHA POLICY SCHEDULE
UIN : IRDAN556RP0014V01202223**

Policy No : 151400/11/2025/281 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 185311767 - L.M Cotex Pvt Ltd
(GSTIN: 21AABCL5368C1ZX) **Issuing Office** : 151400 - BO AB ROAD INDORE
(GSTIN: 23AAACT0627R4Z4)
Address : PLOT NO.690,NEAR BIKRAMPUR **Address** : "Kanchan Sagar"
JUNCTION,GUMDA ROAD, 18/1,Old Palasia,A.B.Road
BIKRAMPUR(GUNUPUR) .DIST INDORE
RAYAGADA 764062 (ODISHA) INDORE MADHYA PRADESH 452003
RAYAGADA ODISHA 765022
Tel /Fax /Email : 0 / / 0 / NA **Tel /Fax /Email** : 0731-2534550 / 0731-4067574 /
girishsharma@orientalinsurance.co.in;15
1400@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 12/10/2024 TO MIDNIGHT OF 11/10/2025

Collection No & Dt : DC_I_IND 3100011016 - 10/10/2024 **GST INVOICE NO** :2323218182 **UIN** :0
Gross Premium : 1,12,495 **GST** : 20,249 **Stamp Duty** : .5 **Total** : 1,32,744

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : L.M Cotex Pvt Ltd,
PLOT NO.690,NEAR BIKRAMPUR JUNCTION,GUMDA
ROAD
BIKRAMPUR(GUNUPUR) DIST RAYAGADA (ODISHA
) .INDIA764062
ODISHA
RAYAGADA
765022
KORAPUT

Risk Description : Cotton Gin and Press Houses

Sum Insured : 5,00,00,000

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

Place : INDORE
Date : 10/10/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/281

All types of Buildings , Godown, Sheds, Wall compound, Water tank etc.	2,00,00,000
All types of Plant/Mach, Elect installation, Weigh bridge, D.G set, Transformers, Elect poles, Fire Fighting Equipments, Elect Motors & all other accessories, spares etc, pertaining to ETC.	3,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	1,12,495
STAMP DUTY	.5
ADD: IGST	20,249
TOTAL AMOUNT	1,32,744

Total Sum Insured In Words : Indian Rupees Five Crores Only

Total Premium In Words : Indian Rupees One Lakh Thirty-Two Thousand Seven Hundred Forty-Four Only

Excess:

Sookshama Excess should be Flat 5000 Rs.

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

1. AGREED BANK CLAUSE
2. Endorsement - Earthquake (Fire And Shock) - Add On Cover
3. 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.
4. 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
5. 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
6. 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.
7. 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,
8. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. 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.
10. 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
11. Exclusions: 12. Costs, fees or expenses for preparing any claim.
12. Coverages: Fire.-- Explosion or Implosion. Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
13. 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.)
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:

Place : INDORE

Date : 10/10/2024



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The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/281

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

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	Bank of Baroda	Br Sendhwa

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 10TH DAY OF OCTOBER 2024

Entered By : MANISH KUMAR SHARMA

Examined By : ADITYA MOYADE

Policy Printed By : 941026

IP :

Policy Printed On : 10-OCT-24 17:21:22

MAC :

Digitally Signed


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 : 10/10/2024



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