



# The Oriental Insurance Company Limited

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

**Policy No** : 151400/11/2025/264 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 185012667 - VIGNESH FARMERS PRODUCER COMPANY LIMITED (GSTIN: 27AAHCD9787F1Z2) **Issuing Office** : 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)  
**Address** : GAT NO 266, AT SHEVGA, TQ AMBAD DIST JALNA, Maharashtra, 431213 **Address** : "Kanchan Sagar" 18/1, Old Palasia, A.B. Road INDORE INDORE MADHYA PRADESH 452003  
JALNA MAHARASHTRA 431203  
**Tel /Fax /Email** : 0 / / 0 / NA **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 30/09/2024 TO MIDNIGHT OF 29/09/2025

**Collection No & Dt** : DC\_I\_IND 3100010327 - 30/09/2024 **GST INVOICE NO** : 2323204000 **UIN** : 0  
**Gross Premium** : 61,440 **GST** : 11,059 **Stamp Duty** : .5 **Total** : 72,499

**Co Insurance Details** : None

### RISK DETAILS

1 **Location of the Risk** : VIGNESH FARMERS PRODUCER COMPANY LIMITED  
GAT NO 266, AT SHEVGA, TQ AMBAD DIST JALNA, Maharashtra, 431213  
MAHARASHTRA  
JALNA  
431203  
JALNA

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

**Sum Insured** : 3,00,00,000

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

**Place** : INDORE  
**Date** : 30/09/2024



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/264

All types of Buildings, Godown,  
Sheds, Wall compound, Water tank  
etc

3,00,00,000

## SCHEDULE OF PREMIUM

TOTAL PREMIUM	61,440
STAMP DUTY	.5
ADD: IGST	11,059
TOTAL AMOUNT	72,499

Total Sum Insured In Words : Indian Rupees Three Crores Only

Total Premium In Words : Indian Rupees Seventy-Two Thousand Four Hundred Ninety-Nine Only

### Excess:

Sookshama Excess should be Flat 5000 Rs.

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. 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. AGREED BANK CLAUSE

Place : INDORE

Date : 30/09/2024



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/264

Financier's Names are as stated herein:

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

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 : D.K.TETWAL

Examined By : ADITYA MOYADE

Policy Printed By : 941026

IP :

Digitally Signed

By

Policy Printed On : 30-SEP-24 16:26:12


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](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : INDORE

Date : 30/09/2024



IRDA-REGNO-556

