



The Oriental Insurance Company Limited

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

Policy No	: 151400/11/2025/298	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185638028 - SRI ONKAR COTTON AGRO INDUSTRIES (GSTIN: 27ABKFS8993B1ZM)	Issuing Office	: 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)
Address	: SRI ONKAR COTTON AGRO INDUSTRIES GUT NO.260/264, BASMAT ROAD,VILL. ASOLA ,PARBHANI, Maharashtra, 431401 PARBHANI MAHARASHTRA 431401	Address	: "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
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	: 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 18:00 ON 16/10/2024 TO MIDNIGHT OF 15/04/2025

Collection No & Dt	: CHQ 3100011398 - 16/10/2024	GST INVOICE NO	:2323226334	UIN	:0		
Gross Premium	: 31,280	GST	: 5,630	Stamp Duty	: .5	Total	: 36,910

Co Insurance Details : None

RISK DETAILS

1	Location of the Risk	:	SRI ONKAR COTTON AGRO INDUSTRIES GUT NO.260/264, BASMAT ROAD,VILL. ASOLA ,PARBHANI, Maharashtra, 431401 MAHARASHTRA PARBHANI 431401 PARBHANI
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Risk Description : Cotton Gin and Press Houses

Sum Insured : 2,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
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Place : INDORE
Date : 16/10/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/298

Stock(ALL FORM OF COTTON - STOCK LYING ANY WHERE IN FACTORY COMPOUND)On stock of Raw cotton in Loose &/or in Heaps in Open Compound & Stock(As mentioned in the uploaded proposal) 2,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	31,280
STAMP DUTY	.5
ADD: IGST	5,630
TOTAL AMOUNT	36,910

Total Sum Insured In Words : Indian Rupees Two Crores Only

Total Premium In Words : Indian Rupees Thirty-Six Thousand Nine Hundred Ten 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 : 16/10/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151400/11/2025/298

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	ICICI BANK LTD	

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 16TH DAY OF OCTOBER 2024

Entered By : GIRISH SHARMA

Examined By : ADITYA MOYADE

Policy Printed By : 941026

IP :

Digitally Signed

By

Policy Printed On : 16-OCT-24 14:31:40


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 and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : INDORE

Date : 16/10/2024



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