



# The Oriental Insurance Company Limited

## ORIENTAL INSURANCE - FLEXI BHARAT LAGHU UDYAM SURAKSHA POLICY SCHEDULE

UIN: IRDAN556RP0015V01202223

<b>Policy No</b>	: 151400/11/2025/314	<b>Prev Policy No</b>	: -
<b>Cover Note No</b>	: -	<b>Cover Note Dt</b>	:
<b>Insured's Name</b>	: 185934128 - Vardhman Cotex (GSTIN: 27AAQFV6925P1Z2)	<b>Issuing Office</b>	: 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)
<b>Address</b>	: Gut No.29/2/A/2,Parsamal,Near Railway Station,Shindkheda,Dhule 425406	<b>Address</b>	: "Kanchan Sagar" 18/1,Old Palasia,A.B.Road INDORE INDORE MADHYA PRADESH 452003
	DHULE MAHARASHTRA 425406		
<b>Tel /Fax /Email</b>	: 0 / / 0 / grtatiya@gmail.com	<b>Tel /Fax /Email</b>	: 0731-2534550 / 0731-4067574 / girishsharma@orientalinsurance.co.in;15 1400@orientalinsurance.co.in

### Agent/Broker Details

<b>Dev.Off.Code</b>	:
<b>Agent/Broker</b>	: LC0000000281 M/S JAINUINE INSURANCE BROKERS PVT LTD
<b>Address</b>	: 4th Floor Office No. E-5, Aurangabad Business Centre, Kesarsingpura Adalat,,AURANGABAD MAHARASHTRA -431001,AURANGABAD,MAHARASHTRA,431001
<b>Tel/Fax/Email</b>	: 02572225747/8888841491/

**Period of Insurance** : FROM 18:00 ON 21/10/2024 TO MIDNIGHT OF 20/10/2025

<b>Collection No &amp; Dt</b>	: DC_I_IND 3100011721 - 21/10/2024	<b>GST INVOICE NO</b>	: 2323233326	<b>UIN</b>	: 0		
<b>Gross Premium</b>	: 2,99,986	<b>GST</b>	: 53,997	<b>Stamp Duty</b>	: .5	<b>Total</b>	: 3,53,983

**Co Insurance Details** : None

### RISK DETAILS

1	<b>Location of the Risk</b>	:	Vardhman Cotex ( Unit-1 & Unit-2 ) Gut no 29/2/A/2 & Gut no 29/2/B , Near Railway Station  MAHARASHTRA DHULE 425406 DHULE
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**Risk Description** : Cotton Gin and Press Houses

**Sum Insured** : 12,00,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	All types of Plant/Mach,Elect installation,Weigh bridge,D.G set,Transformers,Elect poles,Fire		5,00,00,000

**Place** : INDORE  
**Date** : 21/10/2024



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Fighting Equipments,Elect Motors and all other accessories,spares etc,pertaining to,Insured's trade whilst insalled ETC(AS PER UPLOADED PROPOSAL)	
Other Contents- ELECTRIFICATION(ELECTRICA L INSTALLATIONS,FIXTURES) AS PER UPLOADED PROPOSAL	1,00,00,000
All types of Buildings,Godown,Sheds,Wall compound,Water tank etc.(DETAILS AS PER UPLOADED PROPOSAL)	3,50,00,000
Other Contents-COMPLETE SOLAR SYSTEM AS PER UPLOADED PROPOSAL	2,50,00,000

## SCHEDULE OF PREMIUM

TOTAL PREMIUM	2,99,986
STAMP DUTY	.5
ADD: IGST	53,997
TOTAL AMOUNT	3,53,983

Total Sum Insured In Words : Indian Rupees Twelve Crores Only

Total Premium In Words : Indian Rupees Three Lakhs Fifty-Three Thousand Nine Hundred Eighty-Three Only

### Excess / Deductible :

The following minimum deductibles are applicable

- 5% of each claim subject to minimum of 10000 INR.
- Fire Excess 5% of each claim subject to minimum of Rs.10000 INR

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: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,
6. 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
7. 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.
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.

Place : INDORE

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- 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:
- 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:

SI No	Bank Name/Financier	Bank Branch and Address
1	SBI SME BRANCH DHULE	

Place : INDORE  
 Date : 21/10/2024



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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 21ST DAY OF OCTOBER 2024

Entered By : MANISH KUMAR SHARMA

Examined By : ADITYA MOYADE

Policy Printed By : 941026 IP :


Policy Printed On : 21-OCT-24 15:34:51 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](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : INDORE  
Date : 21/10/2024



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