



The Oriental Insurance Company Limited

ORIENTAL INSURANCE - FLEXI BHARAT LAGHU UDYAM SURAKSHA POLICY SCHEDULE

UIN: IRDAN556RP0015V01202223

Policy No	: 151400/11/2025/313	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 185850964 - SHREE GAJANAN GINNING & PRESSING FACTORY (GSTIN: 27ABCFS9634F1ZY)	Issuing Office	: 151400 - BO AB ROAD INDORE (GSTIN: 23AAACT0627R4Z4)
Address	: SHREE GAJANAN GINNING & PRESSING FACTORY S.NO. 213/2A, GIRAD ROAD, PACHORA, Jalgaon-424201 JALGAON MAHARASHTRA 424201	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 : 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 23/10/2024 TO MIDNIGHT OF 22/10/2025

Collection No & Dt : DC_I_IND 3100011717 - 21/10/2024 **GST INVOICE NO** :2323233120 **UIN** :0

Gross Premium : 2,23,648 **GST** : 40,257 **Stamp Duty** : .5 **Total** : 2,63,905

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** :

Jai Matadi Ginning and Pressing factory
Gat No.416/1/1,Malkapur Road, Bodwad Dist Jalgaon - 425310

MAHARASHTRA
JALGAON
425310
JALGAON

Risk Description : Cotton Gin and Press Houses

Sum Insured : 10,65,00,000

1	SMI Desc	Nature of Stock	Sum Insured
	Other ContentsComplete solar system with panels & other		65,00,000

Place : INDORE
Date : 21/10/2024



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accessories(DETAILS AS PER UPLOADED PROPOSALS) BuildingAll types of Buildings,Godown,Sheds,Wall compound,Water tank etc.(DETAILS AS PER UPLOADED PROPOSAL)	2,00,00,000
Plant & Machinery(All types of Plant/Mach,Elect installation,Weigh bridge,D.G set,Transformers,Elect poles,Fire Fighting Equipments,Elect Motors and all other accessories,spares etc,pertaining toDETAILS AS PER UPLOADED PROPOSAL)	2,00,00,000
Stock(On stock of Raw cotton in Loose &/or in Heaps in Open Compound & Stock In Process& Stock (DETAILS AS PER UPLOADED PROPOSALS)	6,00,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	2,23,648
STAMP DUTY	.5
ADD: IGST	40,257
TOTAL AMOUNT	2,63,905

Total Sum Insured In Words : Indian Rupees Ten Crores Sixty-Five Lakhs Only

Total Premium In Words : Indian Rupees Two Lakhs Sixty-Three Thousand Nine Hundred Five Only

Excess / Deductible :

The following minimum deductibles are applicable

1. 5% of each claim subject to minimum of 10000 INR.
2. 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. 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: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,
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: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.

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- 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

Financier's Names are as stated herein:

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

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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 : GIRISH SHARMA

Examined By : ADITYA MOYADE

Policy Printed By : 941026

IP :

Digitally Signed

By

Policy Printed On : 21-OCT-24 15:33:13

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 : 21/10/2024



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