



**ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY
SCHEDULE**

Policy No : 151300/11/2025/822 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Name : 186597769 - RADHIKA COTTON
(GSTIN: 27AAHFR7001F1ZF) **Issuing Office** : 151300 - KBO KHAJRANA ROAD
INDORE (GSTIN: 23AAACT0627R4Z4)
Address : PLOT NO 1&2. GAT NO 352,
MOHIDA SHIVAR SHAHADA-
DONDAICHA ROAD, SHAHDA **Address** : PH-4 First Floor
Above SBI, Khajrana Branch
Chandralok Colony, Khajrana Road
INDORE MADHYA PRADESH 452001
NANDURBAR MAHARASHTRA
425409
Tel /Fax /Email : / / 0 / radhikacotton@yahoo.in **Tel /Fax /Email** : 0731-2512026, 2516103 / 91-731-
2528744 /
ksmohane@orientalinsurance.co.in
;151300@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 17:39 ON 06/11/2024 TO MIDNIGHT OF 05/05/2025

Collection No & Dt : DC_I_IND 3098015938 - 06/11/2024 **GST INVOICE NO** :2323263949 **UIN** :0
Gross Premium : 14,700 **GST** : 2,646 **Stamp Duty** : .5 **Total** : 17,346

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : PLOT NO 1,2. GAT NO 352, MOHIDE SHIVAR
SHAHADA-DONDAICHA ROAD, SHAHDA
MAHARASHTRA
NANDURBAR
425409
AURANGABAD

Risk Description : Cotton Gin and Press Houses

Sum Insured : 1,00,00,000

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

SCHEDULE OF PREMIUM

Place : INDORE
Date : 06/11/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/822

on stock loose lint, loose kapas, f p
cotton bales, cotton seed only ,
whilst stored or lying anywhere in
the ginning & pressing factory
premises

1,00,00,000

TOTAL PREMIUM	14,700
STAMP DUTY	.5
ADD: IGST	2,646
TOTAL AMOUNT	17,346

Total Sum Insured In Words : Indian Rupees One Crore Only

Total Premium In Words : Indian Rupees Seventeen Thousand Three Hundred Forty-Six Only

Excess:

Excess of 5000 for each and every claim
Terrorism excess as per the clause attached.

DEDUCTIBLE:

Fire Excess & Excess of ? 5,000 (Rupees Five Thousand) for each claim

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

1. Coverages:Fire.-- Explosion or Implosion.Lightning.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
2. 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.)
3. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
4. 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:
5. 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
6. Warranted that the Top Location Sum Insured is less than or equal to INR 5 Crs in case of Sookshma Policies.
7. Terrorism Damage Cover Endorsement
8. Terrorism Cancellation Clause
9. Terrorism Additional Exclusions
10. Coverage now includes loss of damage caused by action taken in suppressing, controlling,preventing or minimizing the consequences of an act of terrorism by the military authority.
11. AGREED BANK CLAUSE
12. Endorsement - Earthquake (Fire And Shock) - Add On Cover
13. 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.
14. 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
15. 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
16. 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.

Place : INDORE

Date : 06/11/2024



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The Oriental Insurance Company Limited

Attached to and forming part of policy number 151300/11/2025/822

17. 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,
18. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
19. 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.
20. 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
21. Exclusions:12. Costs, fees or expenses for preparing any claim.

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	HDFC BANK LTD.	BR.SHAHADA

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 06TH DAY OF NOVEMBER 2024

Entered By : KAILASH CHANDRA MOHANE

Examined By : KAILASH CHANDRA MOHANE

The Oriental Insurance Company Limited

Policy Printed By : 568139

IP :

Digitally Signed

Policy Printed On : 06-NOV-24 18:06:20

MAC :

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 : 06/11/2024



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