



वि. उ. इ. लि. इन्शुरेंस कंपनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037
ए-25/27, आसफ अली रोड, नई दिल्ली-110002



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Govt. of India Undertaking)

Regd. Office : Oriental House, P.B.No. 7037, 5:05 IST
A-25/27, Asaf Ali Road, New Delhi-110002

This Document is Digitally Signed

Signature: REKHA CHAKRABORTY MOHANTY
Location: NOIDA
Reason: Signing Policy for OICL

ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY

SCHEDULE

Policy No	: 253200/11/2025/23	Prev Policy No	: 253200/11/2024/7
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 134264798 - UTTARAKHAND JAL VIDYUT NIGAM LIMITED (GSTIN: 05AAACU6672R1ZN)	Issuing Office	: 253200 - BO HARIDWAR ROAD DEHRADUN (GSTIN: 05AAACT0627R4Z2)
Address	: UJJWAL, MAHARANI BAGH GMS ROAD, DEHRADUN DEHRADUN UTTARAKHAND 248001	Address	: 4-B, 1st Floor, Sachdeva Colony (Opp- Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND 248001
Tel /Fax /Email	: 0135-2760726 / / 0 / insurancecell@ujvnl.com	Tel /Fax /Email	: 0135 - 2729715, 2729721 / 0135 - 2729917 /



Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC0000000198 M/S SALASAR SERVICES INSURANCE BROKERS PVT LTD
Address : 15, INDIA EXCHANGE PLACE, 4TH FLOOR KOLKATTA 700001, MOB NO 9674516777, 9836318793, 9830141236, 9836970832, CALCUTTA, WEST BENGAL, 700001
Tel/Fax/Email : 033-40131875/6292139848/0333-2943438/

Period of Insurance : FROM 00:00 ON 01/04/2024 TO MIDNIGHT OF 31/03/2025
Collection No & Dt : DC_I_IND 2226004388 - 28/03/2024 GST INVOICE NO : 052234519085 UIN : 0
Gross Premium : 3,99,748 GST : 71,954 Stamp Duty : .5 Total : 4,71,702

Co Insurance Details : None

RISK DETAILS

1 Location of the Risk : URGAM SHP, NEAR HELONG, JOSHIMATH DISTT & CHAMOLI
UTTARAKHAND
CHAMOLI
246424
Dehradun

Risk Description : Electric Generation Stations-Hydro Power stations

Sum Insured : 30,70,26,000

1 SMI Desc	Nature of Stock	Sum Insured
Other Contents- & Plant & Machinery-		30,70,26,000

Place : DEHRADUN

Date : 28/03/2024



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कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

मण्डलीय कार्यालय : (253200) देहरादून
4-बी, प्रथम तल, सचदेवा कालोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून - 248001 (उत्तराखण्ड)
दूरभाष : 0135-2729721, 2729689 फैक्स : 0135-2729917 वेबसाइट : www.orientalinsurance.org.in देखें

Divisional Office : (253200) Dehradun
4-B, First Floor, Sachdeva Colony, Opposite Nainital Bank, Haridwar Road, Dehradun - 248001 (U.K.)
Tel. : 0135-2729721, 2729689, Fax : 0135-2729917 visit us at : www.orientalinsurance.org.in



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आदेन नं० 253200/11/2025/23



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Regd. Office : Oriental House, Post No. 7037
A-25/27, Asaf Ali Road, New Delhi - 110002

This Document is Digitally Signed

Date: Fri, Apr 26, 2024, 11:45:05 IST

Location: NOIDA

Signature: THAKUR MOHANTY

Signature: THAKUR MOHANTY

SCHEDULE OF PREMIUM

TOTAL PREMIUM	3,99,748
STAMP DUTY	.5
ADD: SGST	35,977
ADD: CGST	35,977
TOTAL AMOUNT	4,71,702

Total Sum Insured In Words : Indian Rupees Thirty Crores Seventy Lakhs Twenty-Six Thousand Only
Total Premium In Words : Indian Rupees Four Lakhs Seventy-One Thousand Seven Hundred Two Only

Excess / Deductible:

- The following minimum deductibles are applicable :-
1. 5% of each claim subject to minimum of 10000 INR.
 2. For Terrorism Risk, the excess shall be as per the Clause attached to this policy.

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

1. Terrorism Damage Cover Endorsement
2. Terrorism Cancellation Clause
3. Terrorism Additional Exclusions
4. 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.
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. 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.
7. 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
8. 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,
9. 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
10. 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.
11. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
12. 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.
13. 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
14. Exclusions: 12. Costs, fees or expenses for preparing any claim.
15. Coverages: Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
16. 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.)

Place : DEHRADUN

Date : 28/03/2024



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17. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
18. 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:
19. 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:

Sl No	Bank Name/Financier	Bank Branch and Address
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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 DEHRADUN on 28TH DAY OF MARCH 2024

Entered By : ANAND MEHROTRA

Examined By : TAJENDRA SWAROOP

Policy Printed By : 921891

IP :

Digitally Signed

By

Policy Printed On : 26-APR-24 16:27:20

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 : DEHRADUN

Date : 28/03/2024



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