

दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. 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
A-25/27, Asaf Ali Road, New Delhi - 110002

ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 253200/11/2024/11	Prev Policy No	: 253200/11/2023/25
Cover Note No	:	Cover Note Dt	:
Insured's Name	: 91854039 -UTTARAKHAND JAL VIDYUT NIGAM LTD (GSTN : 05AAACU6672R1ZN)	Issuing Office	: 253200 - DO DEHRADUN (GSTN : 05AAACT0627R422)
Address	UJJWAL, MAHARANI BAGH GMS ROAD, DEHRADUN UK 248001	Address	: 4-B, 1st Floor, Sachdeva Colony (Opp-Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND-248001
Tel/Fax/Email	: 0/ /NA	Tele/Fax/Email	: 0135-2729715, 2729721/01352729917
Dev. Officer	:	Broker	: LC0000000198 SALASAR SERVICES INSURANCE BROKERS PRIVATE LTD

Period of Insurance : FROM 00:00 ON 01/04/2023 TO MIDNIGHT OF 31/03/2024

Collection No & Dt : CHQ 2226004266 - 31/03/2023 GST INVOICE NO : 0521155705 UIN : 0

Gross Premium : 3,45,370 GST : 62,166 Stamp Duty : .5 Total : 4,07,536

RISK DETAILS

Location of the Risk : 51 RESIDENTIAL AND 20 NON-RESIDENTIAL BUILDINGS BELONGING TO UJVN LTD AT DEHRADUN, TILOTH (UTTARKASHI), KUTETI DEVI (UTTARKASHI), MANERI COLONY (UTTARKASHI), CHINYALISAUR (UTTARKASHI) AND JOSHIYARA (UTTARKASHI)

UTTARAKHAND
DEHRADUN
248001

Deductible :

Risk Description : Office Premises/Meeting Rooms

Place: DEHRADUN

Date : 31/03/2023

For and on behalf of
The Oriental Insurance Company Ltd

In case of any query regarding the policy, please call Toll
Free No. 1800 11 8485 or 011 33208485

CIN : U66010DL1947GOI007158 All the Amounts mentioned in this Policy are in Indian Rupee

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.co.in

CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only



The Oriental Insurance Company Limited

This Document is Digitally Signed

दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)



THE ORIENTAL INSURANCE COMPANY LIMITED

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पंजीकृत और प्रमाणित पत्रों के लिए पत्र संख्या 253200/11/2024/11

Regd. Office : Oriental House, New Delhi - 110002

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

A-25/27, Asaf Ali Road, New Delhi - 110002

: 0361-234030/0333-2943438//

Sum Insured : 49,48,00,000

1 SMI Desc	Nature of Stock	Sum Insured
Building- (51 RESIDENTIAL AND 20 NON-RESIDENTIAL BUILDINGS AS PER ANNEXURE OF PO DTD 26/03/2022)		49,48,00,000

SCHEDULE OF PREMIUM

TOTAL PREMIUM	3,45,370
STAMP DUTY	.5
ADD: SGST	31,083
ADD: CGST	31,083
TOTAL AMOUNT	4,07,536

Total Sum Insured In Words : Indian Rupees Forty-Nine Crores Forty-Eight Lakhs Only

Total Premium In Words : Indian Rupees Four Lakhs Seven Thousand Five Hundred Thirty-Six Only

Excess / Deductible:

The following minimum deductibles are applicable :-

- 5% of each claim subject to minimum of 10000 INR.
- 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:

- Terrorism Damage Cover Endorsement
- Terrorism Cancellation Clause
- Terrorism Additional Exclusions
- 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.
- Endorsement - Earthquake (Fire And Shock) - Add On Cover
- 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.
- 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
- 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,
- 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
- 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 : DEHRADUN



IRDA-REGNO-556

Date : 31/03/2023

For and on behalf of
The Oriental Insurance Company Limited

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 Rupee

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CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

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(भारत सरकार का उपक्रम)



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(A Govt. of India Undertaking)

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

पंजीकृत और प्रमाणित पत्रों के साथ पॉलिसी नंबर 253200/11/2024/11
ए-25/27, आसफ अली रोड, नई दिल्ली-110002

Signer: RASEEM RAWAN SINGH
Date: Thu, Apr 8, 2026 15:03:51 IST
Reason: Signed Policy for 7037

- 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.)
- 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

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 31ST DAY OF MARCH 2023

Entered By : ANAND MEHROTRA

Examined By : SURAT SINGH

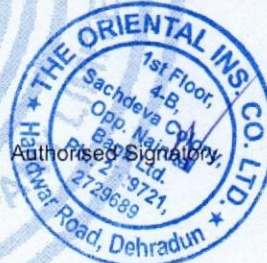
For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : 921891

IP :

Policy Printed On : 06-APR-23 15:03:31

MAC



Place : DEHRADUN



Date : 31/03/2023



IRDA-REGNO-556

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