

# दि ओरिएण्टल इन्शोरेंस कम्पनी 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  
A-25/27, Asaf Ali Road, New Delhi - 110002

## FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE

Policy No : 253200/11/2024/14 Prev Policy No :  
Cover Note No : 250000194267 Cover Note Dt : 31/03/2023  
Insured's Name : 129410712 -UTTARAKHAND JAL Issuing Office : 253200 - DO DEHRADUN  
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0627R4Z2)  
Address : KALIGANGA HYDRO PROJECT Address : 4-B, 1st Floor, Sachdeva Colony  
KALIGANGA (Opp-Nainital Bank Ltd.)  
GUPTAKASHI UKHIMATH Haridwar Road, Dehradun  
RUDRAPRAYAG - 246439 DEHRADUN UTTARAKHAND-248001  
Tel/Fax/Email : 0/ /NA Tele/Fax/Email : 0135-2729715, 2729721/0135-2729917  
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 2226000056 - 06/04/2023 GST INVOICE NO : 0522906 UIN : 0

Gross Premium : 16,62,433 GST : 2,99,238 Stamp Duty : .5 Total : 19,61,671

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : KALIGANGA-II HYDRO POWER PLANT  
PAURI

Deductible :

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : 1

SMI Description Nature of Stock Sum Insured

Plant & Machinery and other contents 84,22,65,000

Cover Wise Details Sum Insured Premium

Fire Basic Cover 84,22,65,000 3,79,019.25

STFI Cover 84,22,65,000 2,10,566.25

Earth Quake 84,22,65,000 2,10,566.25

Place: DEHRADUN

Date : 05/04/2023

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

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CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

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Divisional Office : (253200) Dehradun

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ए-25/27, आसफ अली रोड, नई दिल्ली-110002**THE ORIENTAL INSURANCE COMPANY LIMITED**(A Govt. of India Undertaking)  
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Attached to and forming part of policy number 253200/11/2024/14

**SECTION III : IAR-BREAKDOWN SECTION**

Item Description	Identification No.	Year of Make
HYDRO POWER PLANT	KALIGANGA-II HYDRO POWER PLANT	2022

**SMI Description** Sum Insured

Machinery Sum Insured 14,52,39,865

**Cover Wise Details** Sum Insured Premium

Breakdown Cover 14,52,39,865 36,309.97

**SECTION II : IAR-FLOP SECTION**

Type of Industry CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS

Indemnity Period 12 Months Annual Gross Profit : 17,52,40,900

Total Sum Insured : 17,52,40,900 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	17,52,40,900	98,660.63

**SCHEDULE OF PREMIUM**

Fire Basic Cover	3,79,019.25
ADD :STFI Cover	2,10,566.25
ADD :Earth Quake	2,10,566.25
Fire LOP-Basic Cover	98660.63
Breakdown Cover	36309.97
ADD :Add on covers	7,27,311.06
TOTAL PREMIUM	16,62,433.00
ADD :CGST	1,49,619.00
ADD :SGST	1,49,619.00
STAMP DUTY	0.50
TOTAL AMOUNT	19,61,671.00

Sum Insured In Words : Machinery Damage : Indian Rupees Eighty-Four Crores Twenty-Two Lakhs Sixty-Five Thousand Only ( This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only )

**Business Interruption :**

(I) FLOP Indian Rupees Seventeen Crores Fifty-Two Lakhs Forty Thousand Nine Hundred Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Nineteen Lakhs Sixty-One Thousand Six Hundred Seventy-One Only

Place: DEHRADUN

Date : 05/04/2023

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The Oriental Insurance Company Ltd**CIN : U66010DL1947GOI007158**

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Attached to (and forming part of) Policy number 253200/11/2024/14

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037

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

The Insurance under this policy is to cover Risks otherwise stated and attached hereto :

## Section 1 - Material Damage

Reinstatement Value Clause	Covered
Local Authority Clause	Covered
Designation of Property Clause	Covered
72 Hours Clause	Covered
Omission to Insure additions, alteration or extensions - 5 %	5% of BMA (Building, Machinery & Accessories)
Involuntary betterment/Technological Improvement	5,00,00,000 each and every loss
Claims preparations costs (including Foreign/Indian Experts visit expenses)	5,00,00,000 each and every loss
Earthquake (Fire and Shock) + Tsunami	Equal to SI of MD cover of the policy
Storm Tempest Flood Inundation	Equal to SI of MD cover of the policy
Architects, Surveyors, Consulting Engg Fees in excess 3% of the claim amount	5,00,00,000 each and every loss
Debris Removal in excess of 1 % of the claim amount including Foreign Debris	5,00,00,000 each and every loss
Goods Held in Trust	Covered
Start up /Shutdown Expenses	5,00,00,000 each and every loss
Minor works/Property in course of construction	5,00,00,000 each and every loss
Loss Minimization Expenses / Fire fighting expenses / Protection And Preservation Of Property Clause, Inhibition Cost, Sue and Labour/ Fire Brigade Charges	5,00,00,000 each and every loss
Obsolete Parts	5,00,00,000 each and every loss
OEM parts Clause	Covered for difference between 25% of the least quoted price
Coverage for T&D Lines outside plant premises	Covered INR 100Cr (PD+BI) - this will be part of Total SI and wordings are as per treaty Guidelines.
Immediate Repairs	5,00,00,000 each and every loss
Restoration of Record Plan Documents	5,00,00,000 each and every loss
Expediting Expenses including Air Freight, Express Freight	5,00,00,000 each and every loss
Named Off site Premises	5,00,00,000 each and every loss
Waiver of Underinsurance Clause	Inbuilt under IAR policy Up to 15%
Automatic Capital Addition without additional premium	At any one location this cover shall not exceed 5% of the Sum insured on such property subject to maximum of Rs. 100 crores (excluding Value of stocks & Stocks-in-process). No additional premium shall be payable in respect of such increase up to 5% or Rs. 100 crores, whichever is less. Additional Premium Payable beyond this limit
Additional Custom Duty	5,00,00,000 each and every loss
Deliberate Damage	5,00,00,000 each and every loss
Temporary removal (other than stocks) clause	5,00,00,000 each and every loss
Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom	Inbuilt under IAR Policy
Inadvertent Omission	5,00,00,000 each and every loss
Smoke Damage	5,00,00,000 each and every loss
Damage to Underground Services	5,00,00,000 each and every loss

Place: DEHRADUN

Date : 05/04/2023

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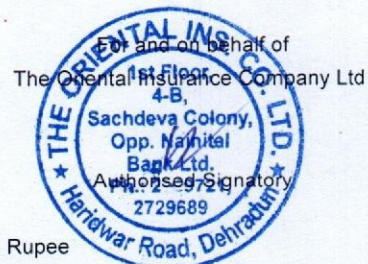
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Attached to and forming part of policy number 253200/11/2024/14

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037  
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Newly Acquired Property	5,00,00,000 each and every loss
Crane, Fire Brigade	5,00,00,000 each and every loss
Destruction of Sound Property	5,00,00,000 each and every loss
De watering expenses	5,00,00,000 each and every loss
Rental for Alternative Hired Equipment	5,00,00,000 each and every loss

## Section 2 - Loss of Gross Profit

Departmental Clause	Covered: Each unit within a plant would be considered as a single department and excess would be applied per unit at the time of loss
Alternate Basis Clause	Covered
Auditor's Fee	5,00,00,000
Customer Extension	Covered
Supplier Extension	Covered
Prevention of Access	28 Days// 5Kms
Additional Increased Cost of Working	Covered
Failure of Public Utility Services	17% of SI of LOP cover of the policy
Return of Premium	Covered

**Excess / deductible : The following minimum deductibles are applicable based on the per location sum insured of the policy (MD + BI sum insured combined)**

SUM INSURED BAND INR (MD+BI SI COMBINED) PER LOCATION	MATERIAL DAMAGE		BUSINESS INTERRUPTION
	% of Claim Amount	Subject to Minimum Deductible in INR	FLOP (NO OF DAYS OF STANDARD GROSS PROFIT)
UPTO 500 CRORE (NON-AOG)	5	25,00,000	21 DAYS
UPTO 500 CRORE (AOG)	10	50,00,000	21 DAYS
EXCEEDING 500 CRORE	5	1,25,00,000	30 DAYS

**Limit for glacier lake outburst Flood :** INR 500 Crores AOA and in the aggregate for the policy period (Combined single limit for all Sections, MD + MB + LOP)

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

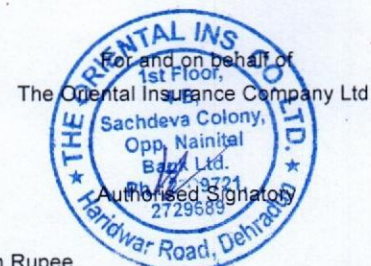
1. Add-on Covers-Strictly as per erstwhile TAC tariff & Treaty guidelines
2. Extension of policy period is not allowed as per IRDA circular
3. Designation of Property Clause
4. Reinstatement Value Clause
5. Local Authority Clause
6. 72 Hours Clause
7. Overhaul/Maintenance/Shut Down
8. Departmental Clause
9. Turnover Basis Clause
10. Payment 'On Account' Clause
11. Nominated and Adjuster Clause
12. Endorsement - Earthquake (Fire And Shock) - Add On Cover
13. Primary and Non-contributory
14. Return of Premium Clause
15. Aggravation Clause
16. Undamaged Foundations Clause

Place: DEHRADUN

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Attached to (आवक संख्या का प्रकाश) number 253200/11/2023  
पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037  
A-25/27, आसफ अली रोड, नई दिल्ली - 110002  
Properties Under Consignment, Sale, Custody and Control

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18. Delay in repair
19. RSMD
20. Class Of Construction Clause
21. Plinth & Foundation Clause
22. Sanctions and Limitation Clause
23. Communicable Disease Exclusion Clause
24. Margin Clause – 10%
25. Settlement of On Account payment against claims (Point No-9 of Tender) -Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.
26. Point No 10 of Tender (Right of UJVNL) – Not agreed
27. Deputation and other related issues of surveyor (Point No-14 of Tender) - Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.
28. Charges for Supervision. Repair/rectification (Point No-15 of Tender) - Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.
29. Procedure of Claim Settlement (Point no-18 of Tender) - Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.

Financier's Names are as stated herein : None

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 05TH DAY OF APRIL 2023

Entered By : ANAND MEHROTRA

Examined By : NARESH PAUL

For and on behalf of

The Oriental Insurance Company Ltd



Place: DEHRADUN

Date : 05/04/2023

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For and on behalf of

The Oriental Insurance Company Ltd

Authorised Signatory

Ph.: 2729721,  
2729689



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