

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 : 253200/11/2025/10 Prev Policy No : 253200/11/2024/16
Cover Note No : Cover Note Dt :
Insured's Name : 129407747 -UTTARAKHAND JAL Issuing Office : 253200 - DO DEH
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0
Address : DHAKRANI HYDRO PROJECT Address : 4-B, 1st Floor, Sach
VILL-DHAKRANI (Opp-Nainital Bank Ltd.)
NEAR HERBERTPUR, DEHRADUN Haridwar Road, Dehradun
UK - 248142 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 01/04/2024 TO MIDNIGHT OF 31/03/2025

Collection No & Dt : CHQ 2226004387 - 28/03/2024 GST INVOICE NO : 052234519054 UIN : 0

Gross Premium : 38,68,691 GST : 6,96,364 Stamp Duty : 5 Total : 45,65,055

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : DHAKRANI HYDRO POWER PLANT
DEHRADUN

Deductible :

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other contents		168,75,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	168,75,00,000	7,59,375.00
STFI Cover	168,75,00,000	6,24,375.00
Earth Quake	168,75,00,000	4,21,875.00

Place: DEHRADUN
Date : 28/03/2024

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

Authorised Signatory

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 पोलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

राजकीय कार्यालय : (253200) देहरादून

Divisional Office : (253200) Dehradun

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Attached to and forming part of policy number 253200/11/2025/10

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
HYDRO POWER PLANT	DHAKRANI HYDRO POWER PLANT	1965
SMI Description	Sum Insured	
Machinery Sum Insured	58,09,00,166	
Cover Wise Details	Sum Insured	Premium
Breakdown Cover	58,09,00,166	1,45,225.04

SECTION II : IAR-FLOP SECTION

Type of Industry	CONTINUOUS INDUSTRY	Basis of Indemnity	OUTPUT BASIS
Indemnity Period	12 Months	Annual Gross Profit	11,16,00,000
Total Sum Insured	11,16,00,000	Time Exclusion	
Cover Wise Details	Sum Insured	Premium	
Fire LOP-Basic Cover	11,16,00,000	62,830.80	

SCHEDULE OF PREMIUM

Fire Basic Cover	7,59,375.00
ADD :STFI Cover	6,24,375.00
ADD :Earth Quake	4,21,875.00
Fire LOP-Basic Cover	62830.8
Breakdown Cover	1,45,225.04
ADD :Add on covers	18,55,009.94
TOTAL PREMIUM	38,68,691.00
ADD :CGST	3,48,182.00
ADD :SGST	3,48,182.00
STAMP DUTY	0.5
TOTAL AMOUNT	45,65,055.00

Sum Insured In Words : Machinery Damage : Indian Rupees One Hundred Sixty-Eight Crores Seventy-Five Lakhs Only (This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only)

Business Interruption :

(I) FLOP Indian Rupees Eleven Crores Sixteen Lakhs Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Forty-Five Lakhs Sixty-Five Thousand Fifty Five Only

Place: DEHRADUN

Date : 28/03/2024

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पॉलिसी नं० 253200/11/2025/10



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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
Escalation Clause	5% of BMA (Building, Machinery & Accessories)
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 Clause	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.
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
Automatic Reinstatement without additional premium	10% of claim amount
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
Damages to Underground Services	5,00,00,000 each and every loss

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Undamaged Foundation Clause	5,00,00,000 each and every loss
Unrepaired Damage	5,00,00,000 each and every loss
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
Land Stabilization Cost	Inbuilt cover
Inland Transit within plant premises	Covered
Damage to leased buildings and equipment including parts of assets	Covered
Local disturbance clause	Covered
Demolition/Dismantling cost	2,00,00,000 each and every loss
Interdependency clause	Covered for Chibro & Khodri Plant

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 each and every loss
Customer Extension	maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/Loss Limit) and not to exceed Rs 5 Crore any one loss/aggregate.
Supplier Extension	maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/Loss Limit) and not to exceed Rs 5 Crore any one loss/aggregate.
Prevention of Access	28 Days / 5Kms
Additional Increased Cost of Working	5,00,00,000 each and every loss
Failure of Public Utility Services	17% of SI of LOP cover of the policy
Aggravation Clause	5,00,00,000 each and every loss
Claim preparation cost	5,00,00,000 each and every loss
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)

For Non-AOG claims: 5% of the claim amount, subject to a minimum of INR 25 lakhs.

For AOG claims: 10% of the claim amount, subject to a minimum of INR 50 lakhs.

FLOP : 30 days SGP

Limit for glacier lake outburst Flood : INR 500 Crores AOA/Aggregate for all location put together for the policy period.

Place: DEHRADUN

Date : 28/03/2024

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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
17. Delay in Repairs
18. Margin Clause – 10%
19. RSMD
20. Properties under Consignment, Vane, Custody and Control

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 28TH DAY OF MARCH 2024

Entered By : ANAND MEHROTRA
Examined By : TAJENDRA SWAROOP

For and on behalf of
The Oriental Insurance Company Ltd

Place: DEHRADUN
Date : 28/03/2024

For and on behalf of
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