



The Oriental Insurance Company Limited

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दि ओरिएण्टल इन्शुरेंस कम्पनी लिमिटेड

THE ORIENTAL INSURANCE COMPANY LIMITED

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

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

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

STANDARD FIRE & SPECIAL PERILS POLICY SCHEDULE

Signature: BEKHA THAKUR MOHANTY  
Date: 01/07/2024 17:43:21 IST  
Reason: Signing Policy for SHCL

|                 |  |                 |  |
|-----------------|--|-----------------|--|
| Policy No       | : 253200/11/2025/63  | Prev Policy No  | : 510000/11/2024/134   |
| Cover Note No   | : -  | Cover Note Dt   | :  |
| Insured's Name  | : 170885074 - Uttarakhand Jal Vidyut Nigam Ltd (GSTIN: 05AAACU6672R1ZN)                  | Issuing Office  | : 253200 - BO HARIDWAR ROAD DEHRADUN (GSTIN: 05AAACT0627R4Z2)  |
| Address         | : Madhyamaheshwar SHP Rudraprayag Uttarakhand - 246171<br>RUDRAPRAYAG UTTARAKHAND 246171 | Address         | : 4-B, 1st Floor, Sachdeva Colony, (Opp- Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND 248001 |
| Tel /Fax /Email | : / / 0 / NA   | 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 02/07/2024 TO MIDNIGHT OF 01/07/2025  
 Collection No & Dt : DC\_I\_IND 2226000940 - 01/07/2024 GST INVOICE NO : 052325748 UIN : 0  
 Gross Premium : 12,34,920 GST : 2,22,286 Stamp Duty : .5 Total : 14,57,206

Co Insurance Details : None

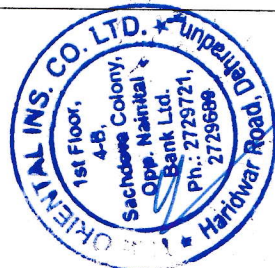
**RISK DETAILS**

1 Location of the Risk :  
 Madhyamaheshwar  
 SHP RUDRAPRAYAG  
 UTTARAKHAND  
 RUDRAPRAYAG  
 246171  
 Rudraprayag

Risk Description : Electric Generation Stations-Hydro Power stations

| Cover Wise Details : Cover Name | Sum Insured  | Premium     |
|---------------------------------|--------------|-------------|
| STFI Cover                      | 79,67,23,462 | 2,94,787.68 |
| Fire Basic Cover                | 79,67,23,462 | 3,58,526.00 |
| Earth Quake Cover               | 79,67,23,462 | 1,99,181.00 |
| Terrorism Cover                 | 79,67,23,462 | 1,83,246.00 |

Place : DEHRADUN  
 Date : 01/07/2024



CIN : U66010DL1947GOI007158

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 कॉलोनी, 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



Block Description : 259

| SMI Desc  | Nature of Stock   | Sum Insured  |
|---|---|--------------|
| All real and personal property belonging to or held in trust by UJVNL as mentioned in description | All real and personal property belonging to or held in trust by UJVNL or for which they are legally responsible including but not limited to all Structure that includes Hydraulic Structure, Buildings and Civil Structures including but not limited to dams, Dikes, intake, tunnel, shaft, gates, high pressure tunnel, butterfly valve, penstock, building of power house, Office, Guest house, Quarter, Compound wall and any other asset related to insured trade | 79,67,23,462 |

**SCHEDULE OF PREMIUM**

|               |              |
|---------------|--------------|
| TOTAL PREMIUM | 12,34,920.00 |
| STAMP DUTY    | 0.50         |
| ADD :SGST     | 1,11,143.00  |
| ADD :CGST     | 1,11,143.00  |
| TOTAL AMOUNT  | 14,57,206.00 |

Total Sum Insured In Words : Indian Rupees Seventy-Nine Crores Sixty-Seven Lakhs Twenty-Three Thousand Four

Hundred Sixty Two Only  
Total Premium In Words : Indian Rupees Fourteen Lakhs Fifty-Seven Thousand Two Hundred Six Only

**Excess / Deductible :**

The following minimum deductibles are applicable based on per Location Sum Insured of the policy.  
(except dwelling with individual owners)

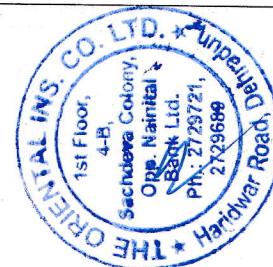
| Sum Insured Band per Location (including endorsements, if any) | Material Damage |                                       |
|--|-----------------|---------------------------------------|
|  | % Of Claim      | Subject to Minimum deductible in INR. |
| Upto 10 Cr   | 5               | 10,000.00                             |
| Above 10 Cr and upto 100 Cr                                    | 5               | 25,000.00                             |
| Above 100 Cr and upto 1500 Cr                                  | 5               | 500,000.00                            |
| Above 1500 Cr and upto 2500 Cr                                 | 5               | 2,500,000.00                          |
| Above 2500 Cr  | 5               | 5,000,000.00                          |

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

- Restoration Of Record Plan Documents ½ 5 crore E & EL  
Waiver of Underinsurance Clause Up to 15%  
Additional Custom Duty ½ 5 crore E & EL  
Temporary removal (other than stocks) clause ½ 5 crore E & EL  
Inadvertent Omission 5 crore E&EL
- Smoke Damage 5 crore E & EL

Place : DEHRADUN

Date : 01/07/2024



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पंजीकृत कार्यालय : ओरिएण्टल हाउस प्रो. बॉ. नं० 7037  
Attached to and forming part of policy number 253200/11/2025/63  
ए-25/27, आसफ अली रोड, नई दिल्ली-110002

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

Signer: REKHA THAKUR MOHANTY  
Date: Mon, Jul 22, 2024 17:44:21 IST  
Reason: Signing Policy to UCL

- Unrepaired Damage 5 crore E & EL
- Newly Acquired Property 5 crore E & EL
- Crane, Fire Brigade 5 crore E & EL
- Destruction of Sound Property 5 crore E & EL
- De watering Expenses 5 crore E & EL
- 3. Rental for Alternative Hired Equipment 5 crore E & EL
- 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. Top Location SI Above 500 Crores-DEDUCTIBLE: Risk a. Electric Power Generation : Hydro, Others (Excluding Wind & Solar); b. Steel Plants: 5% of the claim amount subject to minimum of 1.25 Crores.
- 6. Communicable Disease Exclusion Clause
- 7. Exclusion-Any Direct or indirect loss by infectious or contagious disease
- 8. Involuntary betterment/ Technological Improvement 5,00,00,000 Each and every loss (E & EL)  
Escalatio 5% of BMA  
Expediting Expenses including Air Freight, Express Freight 5 crore E & EL  
Reinstatement Value Clause  
Local Authority Clause
- 9. Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom 5 crore each and every loss  
Designation of Property Clause  
72 Hours Clause
- 10. Omission to Insure additions, alteration or extensions - 5 % 5% of BMA (Buildings, Machinery and Accessories)  
Claims preparations costs (including Foreign / Indian Experts visits expenses) 5,00,00,000 each and every loss
- 11. Architects, Surveyors, Consulting Engg Fees (In excess 3% of the claim amount) 5,00,00,000 E & EL (each and every loss)  
Debris Removal in excess of 1% of the claim amount including Foreign Debris 5,00,00,000 E & EL  
Goods Held in Trust
- 12. Startup /Shutdown Expenses 5,00,00,000 E & EL  
Minor works/ Property in course of construction 5,00,00,000 E & EL  
Obsolete Parts Clause 5,00,00,000 E & EL  
OEM parts Clause for difference between 25% of the least quoted price
- 13. Loss Minimization Expenses / Fire fighting expenses / Protection And Preservation Of Property Clause, Inhibition Cost, Sue and Labour/ Fire Brigade Charges 5,00,00,000 E & EL  
Immediate Repairs 5 crore E & EL
- 14. In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured wil comply with the provisions of the AML policy of the company. The AML policy is available in all our operating
- 15. Sanction, Limitation and Exclusion Clause
- 16. For AOG Loss limit is 75% of Total Sum Insured i.e. INR 59,75,42,596/-
- 17. Deductibles: MD - 5% of the claim amount subject to a minimum of Rs.5 lakh

Financier's Names are as stated herein:

None

Place : DEHRADUN

Date : 01/07/2024



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मण्डलीय कार्यालय : (253200) देहरादून  
4-बी, प्रथम तल, सचदेवा कालोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून - 248001 (उत्तराखण्ड)  
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A-25/27, Asaf Ali Road, New Delhi - 110002

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Signer: BEKHA THAKUR MOHANTY  
Date: Mon Jul 01 2024 17:47:21 IST  
Reason: Signing Policy for OICL

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 01ST DAY OF JULY 2024

Entered By : ANAND MEHROTRA

Examined By : MR. SANJAY KHANNA

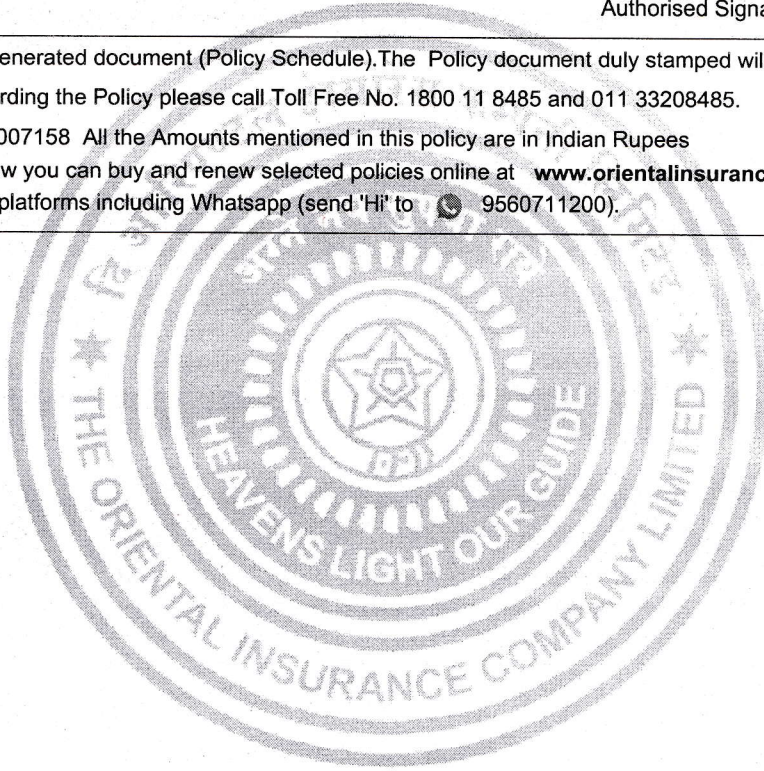
Policy Printed By : 236829 IP :

Policy Printed On : 01-JUL-24 17:47:12 MAC



Digitally Signed  
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](http://www.orientalinsurance.org.in)  
and through other digital platforms including Whatsapp (send 'Hi' to 9560711200).

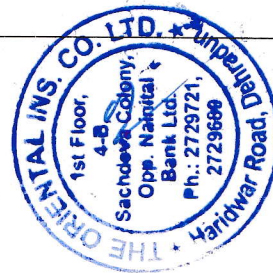


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Date : 01/07/2024



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