ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

Cover Note No : - Cover Note Dt :

Insured's Name : 134264798 - UTTARAKHAND JAL Issuing Office : 253200 - DO DEHRADUN (GSTIN:

VIDYUT NIGAM LIMITED (GSTIN: 05AAACT0627R4Z2)

05AAACU6672R1ZN)

: UJJWAL, MAHARANI BAGH Address : 4-B, 1st Floor, Sachdeva Colony, GMS ROAD, DEHRADUN (Opp- Nainital Bank Ltd.)

WS ROAD, DEHRADON (Opp- Naimital Bank Ltd.)

Haridwar Road, Dehradun

DEHRADUN UTTARAKHAND 248001 DEHRADUN UTTARAKHAND 248001

Tel /Fax /Email : 0135-2760726 / / 0 / Tel /Fax /Email : 0135 - 2729715, 2729721 / 0135 -

insurancecell@ujvnl.com 2729917 /

Agent/Broker Details

Address

Dev.Off.Code :
Agent/Broker : LF0000000005 M/S MARSH INDIA INSURANCE BROKERS PRIVATE LTD

Address : 1, INDIA BULL CENTRE TOWER-2, SENAPATI BAPAT MARG,,ELPHINSTON ROAD(W),

Tol/Eav/Email MUMBAI 400012,MOB NO 7045922442 ,7045922442 TEL NO 022-

Period of Insurance: FROM 00:00 ON 09/07/2021 TO MIDNIGHT OF 31/03/2022

Collection No & Dt : DC_I_IND 2226000986 - 08/07/2021 GST INVOICE NO :052038414 UIN :0

Gross Premium : 55,614 GST : 10,010 Stamp Duty : .5 Total : 65,624

Co Insurance Details : None

RISK DETAILS

1 Location of the Risk . UTTARKASHI, UTTARAKHAND

UTTARAKHAND UTTARKASHI 249193 Uttarkashi

Risk Description : Material stored in Godown and Silos - Storage of Non-hazardous goods subject to warranty that

hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein

Sum Insured : 6,87,49,360

:

1 SMI Desc Nature of Stock Sum Insured

MATERIAL IN GODOWN (ELECTRO MECHANICAL ITEMS LYING AT STORE NEAR TILOTH POWER HOUSEAT

UTTARAKHAND)

SCHEDULE OF PREMIUM

Place: DEHRADUN
Date: 08/07/2021

For and on behalf of The Oriental Insurance Company Limited

6,87,49,360

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.

Authorised Signatory

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

Page 1 of 3

Attached to and forming part of policy number 253200/11/2022/34

: 022-66512977/7045922442//

Fire Basic Cover ADD :STFI Cover	22,445.82 17,535.80
ADD :Terrorism	11,523.52
ADD :Earthquake (Fire And Shock)	12,525.57
LESS :High standard electrical equipment Used (With ISI Certification)	1,122.00
LESS :Level of security features - CCTV, Security Guards Present	561.00
LESS :Insured Regularly Conducts Mock Drills	1,122.00
LESS :Condition of insured building - Good	2,245.00
LESS :Insured Premises away from High density of industries/population area	2,245.00
LESS :Good House Keeping Practices Maintained	1,122.00
TOTAL PREMIUM	55,614.00
STAMP DUTY	0.50
ADD :SGST	5,005.00
ADD :CGST	5,005.00
TOTAL AMOUNT	65,624.00

Total Sum Insured In Words: Indian Rupees Six Crores Eighty-Seven Lakhs Forty-Nine Thousand Three Hundred Sixty

Only

Total Premium In Words : Indian Rupees Sixty-Five Thousand Six Hundred Twenty-Four Only

Excess / Deductible:

The following minimum deductibles are applicable ¿

- 1.5% of each claim subjectto 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 overrunning, 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.

Place: DEHRADUN
Date: 08/07/2021



For and on behalf of The Oriental Insurance Company Limited

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

Page 2 of 3

Attached to and forming part of policy number 253200/11/2022/34

- **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:

SI 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 08TH DAY OF JULY 2021

Entered By : ANAND MEHROTRA

For and on behalf of

Examined By : SURAT SINGH The Oriental Insurance Company Limited

Policy Printed By : 264130 IP :

Policy Printed On : 13-JUL-21 11:01:46 MAC

Authorised Signatory

Place: DEHRADUN
Date: 08/07/2021



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



For and on behalf of The Oriental Insurance Company Limited

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