

# ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

**Policy No** : 253200/11/2022/39 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Name** : 134264798 - UTTARAKHAND JAL VIDYUT NIGAM LIMITED (GSTIN: 05AAACU6672R1ZN) **Issuing Office** : 253200 - DO DEHRADUN (GSTIN: 05AAACT0627R4Z2)  
**Address** : UJJWAL, MAHARANI BAGH GMS ROAD, DEHRADUN DEHRADUN UTTARAKHAND 248001 **Address** : 4-B, 1st Floor, Sachdeva Colony, (Opp- Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND 248001  
**Tel /Fax /Email** : 0135-2760726 / / 0 / insurancecell@ujvnl.com **Tel /Fax /Email** : 0135 - 2729715, 2729721 / 0135 - 2729917 /

## Agent/Broker Details

**Dev.Off.Code** :  
**Agent/Broker** : LF000000005 M/S MARSH INDIA INSURANCE BROKERS PRIVATE LTD  
**Address** : 1, INDIA BULL CENTRE TOWER-2, SENAPATI BAPAT MARG,,ELPHINSTON ROAD(W), MUMBAI 400012,MOB NO 7045922442 ,7045922442 TEL NO 022-66512977,MUMBAI,MAHARASHTRA,400012  
**Tel/Fax/Email**

**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** :052038415 **UIN** :0  
**Gross Premium** : 53,681 **GST** : 9,662 **Stamp Duty** : .5 **Total** : 63,343

**Co Insurance Details** : None

## RISK DETAILS

1 **Location of the Risk** : VILL.-HEENA ,UTTARKASH  
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** : 6,63,61,229

1	SMI Desc	Nature of Stock	Sum Insured
	MATERIALS IN GODOWN (TRANSMISSION LINES CIVIL & E&M STRUCTURES AND ASSOCIATED MATERIALS LYING IN THE STORES AT VILL-HINA, UTTARKASHI)		6,63,61,229

**Place** : DEHRADUN

**Date** : 08/07/2021



IRDA-REGNO-556

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

Authorised Signatory

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: 022-66512977/7045922442//

**SCHEDULE OF PREMIUM**

Fire Basic Cover	21,666.12
ADD :STFI Cover	16,926.66
ADD :Terrorism	11,123.23
ADD :Earthquake (Fire And Shock)	12,090.47
LESS :High standard electrical equipment Used (With ISI Certification)	1,083.00
LESS :Good House Keeping Practices Maintained	1,083.00
LESS :Insured Regularly Conducts Mock Drills	1,083.00
LESS :Insured Premises away from High density of industries/population area	2,167.00
LESS :Condition of insured building - Good	2,167.00
LESS :Level of security features - CCTV, Security Guards Present	542.00
TOTAL PREMIUM	53,681.00
STAMP DUTY	0.50
ADD :SGST	4,831.00
ADD :CGST	4,831.00
TOTAL AMOUNT	63,343.00

Total Sum Insured In Words : Indian Rupees Six Crores Sixty-Three Lakhs Sixty-One Thousand Two Hundred Twenty-Nine Only

Total Premium In Words : Indian Rupees Sixty-Three Thousand Three Hundred Forty-Three Only

**Excess / Deductible:**

The following minimum deductibles are applicable &

1. 5% of each claim subject to 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 over-running, 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



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**Attached to and forming part of policy number 253200/11/2022/39**

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
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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

Examined By : SURAT SINGH

For and on behalf of  
The Oriental Insurance Company Limited

Policy Printed By : 264130 IP :

Policy Printed On : 13-JUL-21 10:59:33 MAC :

Authorised Signatory

Place : DEHRADUN

Date : 08/07/2021



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