

दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बॉ. 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
25/27, Asaf Ali Road, New Delhi - 110002**FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE**

Policy No : 253200/11/2022/15 Prev Policy No :
Cover Note No : Cover Note Dt :
Insured's Name : 129409897 -UTTARAKHAND JAL Issuing Office : 253200 – DO DEHRADUN
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0627R4Z2)
Address : GALOGI HYDRO PROJECT Address : 4-B, 1st Floor, Sachdeva Colony
KYAR KULLI BHATTA (Opp-Nainital Bank Ltd.)
DEHRADUN Haridwar Road, Dehradun
UK – 248122 DEHRADUN UTTARAKHAND-248001
Tel/Fax/Email : 0/ /NA Tele/Fax/Email : 0135-2729715, 2729721/0135-2729917
Dev. Officer : Broker : LF0000000005 M/S MARSH INDIA
INSURANCE BROKERS PRIVATE LTD

Period of Insurance : FROM 00:00 ON 01/04/2021 TO MIDNIGHT OF 31/03/2022

Collection No & Dt : CHQ 2226005823 – 31/03/2021 GST INVOICE NO : 0519238092 UIN : 0

Gross Premium : 3,66,826 GST : 66,028 Stamp Duty : .5 Total : 4,32,854

SECTION I : IAR – STANDARD FIRE AND SPECIAL PERILS SECTIONLocation of the Risk : GALOGI 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 | | 15,87,83,333 |

| Cover Wise Details | Sum Insured | Premium |
|--|--------------|-----------|
| Fire Basic Cover | 15,87,83,333 | 71,452.50 |
| STFI Cover | 15,87,83,333 | 39,695.83 |
| Earth Quake | 15,87,83,333 | 39,695.83 |
| Terrorism – Std Fire Special Peril Section | 15,87,83,333 | 36,520.00 |

Place: DEHRADUN

Date : 31/03/2021

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 पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

मण्डलीय कार्यालय : (253200) देहरादून

Divisional Office : (253200) Dehradun

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SECTION III : IAR-BREAKDOWN SECTION

| Item Description | Identification No. | Year of Make |
|------------------|--------------------|--------------|
|------------------|--------------------|--------------|

| | | |
|-------------------|--------------------------|------|
| HYDRO POWER PLANT | GALOGI HYDRO POWER PLANT | 1907 |
|-------------------|--------------------------|------|

| SMI Description | Sum Insured |
|-----------------|-------------|
|-----------------|-------------|

| | |
|-----------------------|-------------|
| Machinery Sum Insured | 5,39,86,333 |
|-----------------------|-------------|

| Cover Wise Details | Sum Insured | Premium |
|--------------------|-------------|---------|
|--------------------|-------------|---------|

| | | |
|-----------------|-------------|-----------|
| Breakdown Cover | 5,39,86,333 | 13,496.58 |
|-----------------|-------------|-----------|

SECTION II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY

Basis of Indemnity : OUTPUT BASIS

Indemnity Period 12 Months

Annual Gross Profit : 45,87,500

Total Sum Insured 45,87,500

Time Exclusion :

| Cover Wise Details | Sum Insured | Premium |
|--------------------|-------------|---------|
|--------------------|-------------|---------|

| | | |
|----------------------|-----------|----------|
| Fire LOP-Basic Cover | 45,87,500 | 2,582.76 |
|----------------------|-----------|----------|

SCHEDULE OF PREMIUM

| | |
|--|-------------|
| Fire Basic Cover | 71,452.50 |
| ADD :STFI Cover | 39,695.83 |
| ADD :Earth Quake | 39,695.83 |
| ADD :Terrorism - Std. Fire Special Peril Section | 36,520.00 |
| Fire LOP-Basic Cover | 2,582.76 |
| Breakdown Cover | 13,496.58 |
| ADD :Terrorism | 1,055.13 |
| ADD :Add on covers & Under Writer's Loading | 1,62,327.80 |
| TOTAL PREMIUM | 3,66,826.00 |
| ADD :CGST | 33,014.00 |
| ADD :SGST | 33,014.00 |
| STAMP DUTY | 0.50 |
| TOTAL AMOUNT | 4,32,854.00 |

Sum Insured In Words : Machinery Damage : Indian Rupees Fifteen Crores Eighty-Seven Lakhs Eighty-Three Thousand Three Hundred ThirtyThree Only (This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only)

Business Interruption :

(I) FLOP Indian Rupees Forty-Five Lakhs Eighty-Seven Thousand Five Hundred Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Four Lakhs Thirty-Two Thousand Eight Hundred Fifty-Four Only

Place: DEHRADUN

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Attached to and forming part of policy number 253200/11/2022/15
ए-25/27, आसफ अली रोड, नई दिल्ली - 110002



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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 |
| Involuntary betterment | 50,000,000 |
| Claims preparations costs | 50,000,000 |
| Earthquake (Fire and Shock) + Tsunami | 630,00,00,000 |
| Storm Tempest Flood Inundation | 630,00,00,000 |
| Terrorism | 630,00,00,000 |
| Architects, Surveyors, Consulting Engg Fees | 50,000,000 |
| Debris Removal including Foreign Debris | 50,000,000 |
| Goods Held in Trust | Covered |
| Start up /Shutdown Expenses | 50,000,000 |
| Minor works | 50,000,000 |
| Loss Minimization Expenses / Fire fighting expenses / Protection And Preservation Of Property Clause, Inhibition Cost, Sue and Labour/ Fire Brigade Charges | 50,000,000 |
| Obsolete Parts | 50,000,000 |
| OEM parts | 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 TSI and wordings is as per treaty Guidelines. |

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 |
| Terrorism | 50,27,00,000 |
| Auditor's Fee | 50,000,000 |
| Customer Extension | 0 |
| Prevention of Access | 28 Days// 5Kms |
| Additional Increased Cost of Working | Covered |
| Supplier Extension | 50,000,000 |
| Failure of Utility Services | 50,000,000 |
| Return of Premium | Covered |

Place: DEHRADUN

Date : 31/03/2021

For and on behalf of

The Oriental Insurance Company Ltd

In case of any query regarding the policy, please call Toll

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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 earstwhile TAC tariff & Treaty guidelines
2. No Automatic Extension will be granted as per IRDA circular dt 18.03.2019
3. TIME EXCESS FOR FLOP POLICIES- 21 days for SI up to 500 Crore and 30 days for SI exceeding 500 Crore
4. 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)
5. Terrorism Cancellation Clause
6. Terrorism Additional Exclusions
7. 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.
8. Class Of Constriction
9. Plinth & Foundation
10. Voluntary Deductible Clause
11. Endorsement - Earthquake (Fire And Shock) - Add On Cover
12. Terrorism Damage Cover Endorsement
13. Deductibles : As per above table
14. Reinstatement Value Clause
15. Designation of Property Clause
16. 72 Hours Clause
17. Local Authority Clause

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 31ST DAY OF MARCH 2021

Entered By : ANAND MEHROTRA
Examined By : AAMIR KHURSHID AHMED

For and on behalf of
The Oriental Insurance Company Ltd

Place: DEHRADUN
Date : 31/03/2021

For and on behalf of
The Oriental Insurance Company Ltd

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