

दि ओरिएण्टल इन्श्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाउस 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  
A-25/27, Asaf Ali Road, New Delhi - 110002

FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE

Policy No	: 253200/11/2023/3	Prev Policy No	: 253200/11/2022/12
Cover Note No		Cover Note Dt	
Insured's Name	: 129409326 -UTTARAKHAND JAL VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN)	Issuing Office	: 253200 - DO DEHRADUN (GSTN : 05AAACT0627R4Z2)
Address	: KHATIMA HYDRO PROJECT LOHIAHEAD (KHATIMA) UDHAM SINGH NAGAR UK - 262308	Address	: 4-B, 1st Floor, Sachdeva Colony (Opp-Nainital Bank Ltd.) Haridwar Road, Dehradun 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 01/04/2022 TO MIDNIGHT OF 31/03/2023

Collection No & Dt : CHQ 2226005823 - 31/03/2022 GST INVOICE NO : 05201178860 UIN : 0

Gross Premium : 29,81,703 GST : 5,36,706 Stamp Duty : .5 Total : 35,18,409

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : KHATIMA HYDRO POWER PLANT  
UDHAM SINGH NAGAR

Deductible :

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
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Plant & Machinery and other contents		122,29,70,000
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Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	122,29,70,000	5,50,336.50
STFI Cover	122,29,70,000	3,05,742.50
Earth Quake	122,29,70,000	3,05,742.50
Terrorism - Std Fire Special Peril Section	122,29,70,000	2,81,283.00

Place: DEHRADUN

Date : 31/03/2022

In case of any query regarding the policy, please call Toll  
Free No. 1800 11 8485 or 011 33208485

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](http://www.orientalinsurance.co.in)

For and on behalf of  
The Oriental Insurance Company Ltd

Authorised Signatory

CIN : U66010DL1947GOI007158

कार्यालय अपनी प्रवाचार पोलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only



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## SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
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HYDRO POWER PLANT	KHATIMA (LOHIAHEAD) SHARAD HYDRO POWER PLANT	1956
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SMI Description	Sum Insured
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Machinery Sum Insured	42,09,55,000
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Cover Wise Details	Sum Insured	Premium
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Breakdown Cover	42,09,55,000	1,05,238.75
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## SECTION II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY

Indemnity Period 12 Months

Total Sum Insured 12,89,00,000

Basis of Indemnity : OUTPUT BASIS

Annual Gross Profit : 12,89,00,000

Time Exclusion :

Cover Wise Details	Sum Insured	Premium
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Fire LOP-Basic Cover	12,89,00,000	72,570.70
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## SCHEDULE OF PREMIUM

Fire Basic Cover	5,50,336.50
ADD :STFI Cover	3,05,742.50
ADD :Earth Quake	3,05,742.50
ADD :Terrorism - Std. Fire Special Peril Section	2,81,283.00
Fire LOP-Basic Cover	72,570.70
Breakdown Cover	1,05,238.75
ADD :Terrorism	29,647.00
ADD :Add on covers & Under Writer's Loading	13,31,142.54
TOTAL PREMIUM	29,81,703.00
ADD :CGST	2,68,353.00
ADD :SGST	2,68,353.00
STAMP DUTY	0.5
TOTAL AMOUNT	35,18,409.00

Sum Insured In Words : Machinery Damage : Indian Rupees One Hundred Twenty-Two Crores Twenty-Nine Lakhs Seventy Thousand Only  
( This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only )

Business Interruption :

(I) FLOP Indian Rupees Twelve Crores Eighty-Nine Lakhs Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Thirty-Five Lakhs Eighteen Thousand Nine Only

Place: DEHRADUN

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कार्यालय भारतीय पुराचार मंत्राली जारीकर्ता कार्यालय से ही करें।

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Section 1 - Material Damage

Reinstatement Value Clause

Local Authority Clause

Designation of Property Clause

72 Hours Clause

Omission to Insure additions, alteration or extensions - 5 %

Involuntary betterment

Claims preparations costs

Earthquake (Fire and Shock) + Tsunami

Storm Tempest Flood Inundation

Terrorism

Architects, Surveyors, Consulting Engg Fees

Debris Removal including Foreign Debris

Goods Held in Trust

Start up /Shutdown Expenses

Minor works

Loss Minimization Expenses / Fire fighting expenses / Protection And

Preservation Of Property Clause, Inhibition Cost, Sue and Labour/

Fire Brigade Charges

Obsolete Parts

OEM parts

Coverage for T&D Lines outside plant premises

Nominated Loss Adjustors Clause

Covered

Covered

Covered

Covered

5% of BMA

50,000,000

50,000,000

Covered

Covered

Covered

50,000,000

50,000,000

Covered

50,000,000

50,000,000

50,000,000

50,000,000

50,000,000

Covered for difference between 25% of the least quoted price

Covered INR 100Cr (PD+BI) - this will be part of TSI and wordings is as per treaty Guidelines.

Covered

Section 2 - Loss of Gross Profit

Departmental Clause

Alternate Basis Clause

Terrorism

Auditor's Fee

Customer & Supplier Extension

Prevention of Access

Additional Increased Cost of Working

Failure of Utility Services

Return of Premium

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

Covered

Covered

50,000,000

Covered

28 Days// 5Kms

Covered

17% of BI SI

Covered

Place: DEHRADUN

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Excess / deductible of the following minimum deductibles are applicable based on the Government of India Undertaking  
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COMBINED PER LOCATION	% 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 erstwhile TAC tariff & Treaty guidelines
2. Extension of policy period is not allowed as per IRDA circular
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
18. Sanctions and Limitation Clause
19. Communicable Disease Exclusion Clause
20. Settlement of On Account payment against claims (Point No-9 of Tender) -Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.
21. Point No 10 of Tender (Right of UJVNL) – Not agreed
22. Deputation and other related issues of surveyor (Point No-14 of Tender) - Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.
23. Charges for Supervision. Repair/rectification (Point No-15 of Tender) - Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.
24. Procedure of Claim Settlement (Point no-18 of Tender) - Standard provision as per CVC guidelines and IRDAI Guidelines will be followed.

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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 ab initio (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 2022

Entered By : ANAND MEHROTRA  
Examined By : TARA CHAND KATARIA

For and on behalf of  
The Oriental Insurance Company Ltd



Place: DEHRADUN  
Date : 31/03/2022

For and on behalf of  
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