

दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037
ए-25/27, आसफ अली रोड, देहरादून - 248001



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	: 253200/11/2023/15	Prev Policy No	: 253200/11/2022/3
Cover Note No	:	Cover Note Dt	:
Insured's Name	: 129408077 -UTTARAKHAND JAL VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN)	Issuing Office	: 253200 - DO DEHRADUN (GSTN : 05AAACT0627R4Z2)
Address	: KULHAL HYDRO PROJECT KULHAL DEHRADUN UK 248142	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 : 0519238279 UIN : 0

Gross Premium : 21,75,507 GST : 3,91,592 Stamp Duty : .5 Total : 25,67,099

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : KULHAL HYDRO POWER PLANT DEHRADUN

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		88,62,00,000
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Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	88,62,00,000	3,98,790.00
STFI Cover	88,62,00,000	2,21,550.00
Earth Quake	88,62,00,000	2,21,550.00
Terrorism - Std Fire Special Peril Section	88,62,00,000	2,03,826.00

Place: DEHRADUN

Date : 31/03/2022

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

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Attached to and forming part of policy number 253200/11/2023/15



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SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
HYDRO POWER PLANT	KULHAL HYDRO POWER PLANT	1975

SMI Description	Sum Insured
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Machinery Sum Insured	30,50,40,000
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Cover Wise Details	Sum Insured	Premium
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Breakdown Cover	30,50,40,000	76,260.00
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SECTION II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY

Indemnity Period 12 Months

Total Sum Insured 10,20,00,000

Basis of Indemnity : OUTPUT BASIS

Annual Gross Profit : 10,20,00,000

Time Exclusion :

Cover Wise Details	Sum Insured	Premium
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Fire LOP-Basic Cover	10,20,00,000	57,426.00
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SCHEDULE OF PREMIUM

Fire Basic Cover	3,98,790.00
ADD :STFI Cover	2,21,550.00
ADD :Earth Quake	2,21,550.00
ADD :Terrorism - Std. Fire Special Peril Section	2,03,826.00
Fire LOP-Basic Cover	57,426.00
Breakdown Cover	76,260.00
ADD :Terrorism	23,460.00
ADD :Add on covers & Under Writer's Loading	9,72,645.16
TOTAL PREMIUM	21,75,507.00
ADD :CGST	1,95,796.00
ADD :SGST	1,95,796.00
STAMP DUTY	0.5
TOTAL AMOUNT	25,67,099.00

Sum Insured In Words : Machinery Damage : Indian Rupees Eighty Eight Crores Sixty Two Lakhs Only (This Sum Insured Includes

Machinery Breakdown Sum Insured Indian Rupees Only)

Business Interruption :

(I) FLOP Indian Rupees Ten Crores Twenty Lakhs Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Twenty-Five Lakhs Sixty-Seven Thousand Ninety Nine Only

Place: DEHRADUN

Date : 31/03/2022

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Authorised Signatory



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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	Covered
Storm Tempest Flood Inundation	Covered
Terrorism	Covered
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.
Nominated Loss Adjustors Clause	Covered

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	Covered
Auditor's Fee	50,000,000
Customer & Supplier Extension	Covered
Prevention of Access	28 Days// 5Kms
Additional Increased Cost of Working	Covered
Failure of Utility Services	17% of BI SI
Return of Premium	Covered

Place: DEHRADUN

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Attached to and forming part of policy number 263200/41/2023/15



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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 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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Financier's Names are as stated herein : None

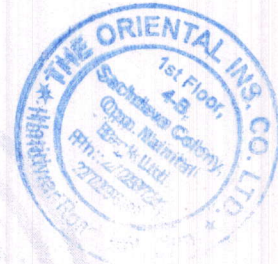
The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

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 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

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