

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Govt. of India Undertaking)

(भारत सरकार का उपक्रम)  
पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037  
ए-25/27, आसफ अली रोड, नई दिल्ली-110027

Regd. Office : Oriental House, P.B. No. 7037  
A-25/27, Asaf Ali Road, New Delhi - 110027

## FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE



Policy No : 253200/11/2022/9 Prev Policy No :  
Cover Note No : Cover Note Dt :  
Insured's Name : 129408625 -UTTARAKHAND JAL Issuing Office : 253200 – DO DEHRADUN  
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0627R4Z2)  
Address : CHILLA HYDRO PROJECT Address : 4-B, 1st Floor, Sachdeva Colony  
CHILLA POWER HOUSE PAURI (Opp-Nainital Bank Ltd.)  
GARHWAL Haridwar Road, Dehradun  
UK – 249306 DEHRADUN UTTARAKHAND-248001  
Tel/Fax/Email : 0/ /NA Tele/Fax/Email : 0135-2729715, 2729721/0135-2729917  
Dev. Officer : Broker : LF000000005 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 : 0519238217 UIN : 0

Gross Premium : 2,34,50,317 GST : 42,21,058 Stamp Duty : .5 Total : 2,76,71,375

SECTION I : IAR – STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : CHILLA 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		1008,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	1008,00,00,000	45,36,000.00
STFI Cover	1008,00,00,000	25,20,000.00
Earth Quake	1008,00,00,000	25,20,000.00
Terrorism – Std Fire Special Peril Section	1008,00,00,000	21,66,000.00

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

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)



CIN : U66010DL1947GOI007158

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**SECTION III : IAR-BREAKDOWN SECTION**

Item Description	Identification No.	Year of Make
HYDRO POWER PLANT	CHILLA HYDRO POWER PLANT	1980

SMI Description	Sum Insured
Machinery Sum Insured	342,72,00,000

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	342,72,00,000	8,56,800.00

**SECTION II : IAR-FLOP SECTION**

Type of Industry CONTINUOUS INDUSTRY	Basis of Indemnity : OUTPUT BASIS
Indemnity Period 12 Months	Annual Gross Profit : 46,30,00,000
Total Sum Insured 46,30,00,000	Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	46,30,00,000	2,60,669.00

**SCHEDULE OF PREMIUM**

Fire Basic Cover	45,36,000.00
ADD :STFI Cover	25,20,000.00
ADD :Earth Quake	25,20,000.00
ADD :Terrorism - Std. Fire Special Peril Section	21,66,000.00
Fire LOP-Basic Cover	2,60,669.00
Breakdown Cover	8,56,800.00
ADD :Terrorism	1,06,490.00
ADD :Add on covers & Under Writer's Loading	1,04,84,358.26
<b>TOTAL PREMIUM</b>	<b>2,34,50,317.00</b>
ADD :CGST	21,10,529.00
ADD :SGST	21,10,529.00
STAMP DUTY	0.50
<b>TOTAL AMOUNT</b>	<b>2,76,71,375.00</b>

Sum Insured In Words : Machinery Damage : Indian Rupees One Thousand Eight Crores Only ( This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only )

**Business Interruption :**

(I) FLOP Indian Rupees Forty-Six Crores Thirty Lakhs Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Two Crores Seventy-Six Lakhs Seventy-One Thousand Three Hundred Seventy-Five Only

Place: DEHRADUN

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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

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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

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