

# दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड



# THE ORIENTAL INSURANCE COMPANY LIMITED

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

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

Regd. Office : Oriental House, P.B. No. 7037  
115, 116, Assaf Ali Road, New Delhi - 110002

## FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE

Policy No : 253200/11/2022/6 Prev Policy No :  
Cover Note No : Cover Note Dt :  
Insured's Name : 129410712 -UTTARAKHAND JAL Issuing Office : 253200 - DO DEHRADUN  
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0527R432)  
Address : KALIGANGA HYDRO PROJECT Address : 4-B, 1st Floor, Sachdeva Colony  
KALIGANGA I SHP POWER HOUSE (Opp-Nainital Bank Ltd.)  
GUPTAKASHI UKHIMATH Haridwar Road, Dehradun  
RUDRAPRAYAG - 246439 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 : 0519238083 UIN : 0

Gross Premium : 14,65,383 GST : 2,63,768 Stamp Duty : .5 Total : 17,29,151

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : KALIGANGA HYDRO POWER PLANT  
PAURI

Deductible :

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other contents		55,50,36,978

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	55,50,36,978	2,49,766.64
STFI Cover	55,50,36,978	1,38,759.25
Earth Quake	55,50,36,978	1,38,759.25
Terrorism - Std Fire Special Peril Section	55,50,36,978	1,27,659.00

Place: DEHRADUN

Date : 31/03/2021

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  
Authorized Signatory

CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

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मण्डलीय कार्यालय : (253200) देहरादून

Divisional Office : (253200) Dehradun



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## SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
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HYDRO POWER PLANT	KALIGANGA HYDRO POWER PLANT	2018
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SMI Description	Sum Insured
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Machinery Sum Insured	18,87,12,573
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Cover Wise Details	Sum Insured	Premium
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Breakdown Cover	18,87,12,573	47,178.14
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## SECTION II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY

Basis of Indemnity : OUTPUT BASIS

Indemnity Period 12 Months

Annual Gross Profit : 11,65,01,000

Total Sum Insured 11,65,01,000

Time Exclusion :

Cover Wise Details	Sum Insured	Premium
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Fire LOP-Basic Cover	11,65,01,000	65,590.06
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### SCHEDULE OF PREMIUM

Fire Basic Cover	2,49,766.64
ADD :STFI Cover	1,38,759.25
ADD :Earth Quake	1,38,759.25
ADD :Terrorism - Std. Fire Special Peril Section	1,27,659.00
Fire LOP-Basic Cover	65,590.06
Breakdown Cover	47,178.14
ADD :Terrorism	26,795.23
ADD :Add on covers & Under Writer's Loading	6,70,875.91
<b>TOTAL PREMIUM</b>	<b>14,65,383.00</b>
ADD :CGST	1,31,884.00
ADD :SGST	1,31,884.00
STAMP DUTY	0.5
<b>TOTAL AMOUNT</b>	<b>17,29,151.00</b>

Sum Insured In Words : Machinery Damage : Indian Rupees Fifty Five Crores Fifty Lakhs Thirty-Six Thousand Nine Hundred Seventy Eight Only ( This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only )

Business Interruption :

(I) FLOP Indian Rupees Eleven Crores Sixty-Five Lakhs One Thousand Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Seventeen Lakhs Twenty-Nine Thousand One Hundred Fifty-One Only

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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

For and on behalf of  
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