

**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, देहरादूनRegd. Office : Oriental House, P.B. No. 7  
Sachdeva Colony, Dehradun, Uttarakhand - 248001**FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE**

Policy No : 253200/11/2022/12 Prev Policy No :  
 Cover Note No : Cover Note Dt :  
 Insured's Name : 129409326 -UTTARAKHAND JAL Issuing Office : 253200 – DO DEHRADUN  
 VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0627R472)  
 Address : KHATIMA HYDRO PROJECT Address : 4-B, 1st Floor, Sachdeva Colony  
 LOHIAHEAD (KHATIMA) (Opp-Nainital Bank Ltd.)  
 UDHAM SINGH NAGAR Haridwar Road, Dehradun  
 UK – 262308 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 &amp; Dt : CHQ 2226005823 – 31/03/2021 GST INVOICE NO : 0519238163 UIN : 0

Gross Premium : 30,00,908 GST : 5,40,164 Stamp Duty : .5 Total : 35,41,072

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
Plant & Machinery and other contents		122,29,70,000

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

For and on behalf of

Date : 31/03/2021

The Oriental Insurance Company Ltd

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

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

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A-25/27, Asaf Ali Road, New Delhi - 110002

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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

Basis of Indemnity : OUTPUT BASIS

Indemnity Period 12 Months

Annual Gross Profit : 12,89,00,000

Total Sum Insured 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	13,50,346.66
<b>TOTAL PREMIUM</b>	<b>30,00,908.00</b>
ADD :CGST	2,70,082.00
ADD :SGST	2,70,082.00
STAMP DUTY	0.50
<b>TOTAL AMOUNT</b>	<b>35,41,072.00</b>

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 Forty-One Thousand Seventy-Two Only

Place: DEHRADUN

Date : 31/03/2021

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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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प्लान नं० 253200/11/2022/12

A-25/27, Asaf Ali Road, New Delhi - 110002

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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