

# दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड



# THE ORIENTAL INSURANCE COMPANY LIMITED

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. नं० 7037

Regd. Office : Oriental House, P.B. No. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली

New Delhi - 1100

## FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE

Policy No : 253200/11/2022/13      Prev Policy No :  
Cover Note No :      Cover Note Dt :  
Insured's Name : 129410143 -UTTARAKHAND JAL      Issuing Office : 253200 - DO DEHRADUN  
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN)      (GSTN : 05AAACT0627R1ZN)  
Address : MOHMADPUR HYDRO PROJECT      Address : 4-B, 1st Floor, Sachdeva Colony  
MOHMADPUR HARIDWAR      (Opp-Nainital Bank Ltd.)  
HARIDWAR      Haridwar Road, Dehradun  
UK - 247670      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 : 0519238087      UIN : 0

Gross Premium : 11,43,057      GST : 2,05,750      Stamp Duty : .5      Total : 13,48,807

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : MOHMADPUR HYDRO POWER PLANT  
HARIDWAR

Deductible :

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : 1

SMI Description      Nature of Stock      Sum Insured

Plant & Machinery and other contents      42,21,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	42,21,00,000	1,89,945.00
STFI Cover	42,21,00,000	1,05,525.00
Earth Quake	42,21,00,000	1,05,525.00
Terrorism - Std Fire Special Peril Section	42,21,00,000	97,083.00

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 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)



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## SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
HYDRO POWER PLANT	MOHMADPUR HYDRO POWER PLANT	1952

## SMI Description Sum Insured

Machinery Sum Insured 14,53,00,000

## Cover Wise Details Sum Insured Premium

Breakdown Cover 14,53,00,000 36,325.00

## SECTION II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY

Basis of Indemnity : OUTPUT BASIS

Indemnity Period 12 Months

Annual Gross Profit : 10,29,00,000

Total Sum Insured 10,29,00,000

Time Exclusion :

## Cover Wise Details Sum Insured Premium

Fire LOP-Basic Cover 10,29,00,000 57,932.70

## SCHEDULE OF PREMIUM

Fire Basic Cover	1,89,945.00
ADD :STFI Cover	1,05,525.00
ADD :Earth Quake	1,05,525.00
ADD :Terrorism - Std. Fire Special Peril Section	97,083.00
Fire LOP-Basic Cover	57,932.70
Breakdown Cover	36,325.00
ADD :Terrorism	23,667.00
ADD :Add on covers & Under Writer's Loading	5,27,053.91
<b>TOTAL PREMIUM</b>	<b>11,43,057.00</b>
ADD :CGST	1,02,875.00
ADD :SGST	1,02,875.00
STAMP DUTY	0.50
<b>TOTAL AMOUNT</b>	<b>13,48,807.0</b>

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

## Business Interruption :

(I) FLOP Indian Rupees Ten Crores Twenty-Nine Lakhs Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Thirteen Lakhs Forty-Eight Thousand Eight Hundred Seven Only

Place: DEHRADUN

Date : 31/03/2021

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Regd. Office : Oriental House, P.B. No. 7037

Attached to and forming part of policy number 253200/11/2022/13  
ए-25/27, आसफ अली रोड, नई दिल्ली-110002

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

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

Place: DEHRADUN

Date : 31/03/2021

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Attached to and forms part of Policy number 253200/11/2022/13



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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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