

दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड



THE ORIENTAL INSURANCE COMPANY LIMITED

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

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

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

25/27, Asaf Ali Road, New Delhi

FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE



Policy No : 253200/11/2022/4 Prev Policy No :
Cover Note No : Cover Note Dt :
Insured's Name : 129408842 -UTTARAKHAND JAL Issuing Office : 253200 - DO DEHRADUN
VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) (GSTN : 05AAACT0627R4Z2)
Address : RAMGANGA HYDRO PROJECT Address : 4-B, 1st Floor, Sachdeva Colony
KALAGARH PAURI GARHWAL (Opp-Nainital Bank Ltd.)
UK 246142 Haridwar Road, Dehradun
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 : 0519238192 UIN : 0

Gross Premium : 1,36,98,665 GST : 24,65,760 Stamp Duty : .5 Total : 1,61,64,425

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : RAMGANGA 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 584,90,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	584,90,00,000	26,32,050,000
STFI Cover	584,90,00,000	14,62,250,000
Earth Quake	584,90,00,000	14,62,250,000
Terrorism - Std Fire Special Peril Section	584,90,00,000	13,19,800,000

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

Authorised Signatory
Ph.: 2729721,
2729688

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

दि ओरिएण्टल इश्योरेंस 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

Attached to and forms part of Policy Number 253200/11/2022/4

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

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
HYDRO POWER PLANT	RAMGANGA (KALAGARH) HYDRO POWER PLANT	1975

SMI Description Sum Insured

Machinery Sum Insured 201,32,64,000

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	201,32,64,000	5,03,316.00

SECTION II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
 Indemnity Period 12 Months Annual Gross Profit : 27,46,00,000
 Total Sum Insured 27,46,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	27,46,00,000	1,54,599.80

SCHEDULE OF PREMIUM

Fire Basic Cover	26,32,050.00
ADD :STFI Cover	14,62,250.00
ADD :Earth Quake	14,62,250.00
ADD :Terrorism - Std. Fire Special Peril Section	13,19,800.00
Fire LOP-Basic Cover	1,54,599.80
Breakdown Cover	5,03,316.00
ADD :Terrorism	63,158.00
ADD :Add on covers & Under Writer's Loading	61,01,241.58
TOTAL PREMIUM	1,36,98,665.00
ADD :CGST	12,32,880.00
ADD :SGST	12,32,880.00
STAMP DUTY	0.50
TOTAL AMOUNT	1,61,64,425.00

Sum Insured In Words : Machinery Damage : Indian Rupees Five Hundred Eighty-Four Crores Ninety Lakhs Only (This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only)

Business Interruption :

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

(II) MLOP Nil

Total Premium In Words : Indian Rupees One Crore Sixty-One Lakhs Sixty-Four Thousand Four Hundred Twenty-Five Only

Place: DEHRADUN

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

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

दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. नं० 7037

ए-25/27, आसफ अली रोड, नई दिल्ली - 110002



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

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

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

For and on behalf of
The Oriental Insurance Company Ltd



CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

मण्डलीय कार्यालय : (253200) देहरादून

Divisional Office : (253200) Dehradun

दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड**THE ORIENTAL INSURANCE COMPANY LIMITED**

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो. बो. नं० 7037

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

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

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
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

CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only