

# ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

<b>Policy No</b>	: 253200/11/2022/36	<b>Prev Policy No</b>	: -
<b>Cover Note No</b>	: -	<b>Cover Note Dt</b>	:
<b>Insured's Name</b>	: 134264798 - UTTARAKHAND JAL VIDYUT NIGAM LIMITED (GSTIN: 05AAACU6672R1ZN)	<b>Issuing Office</b>	: 253200 - DO DEHRADUN (GSTIN: 05AAACT0627R4Z2)
<b>Address</b>	: UJJWAL, MAHARANI BAGH GMS ROAD, DEHRADUN DEHRADUN UTTARAKHAND 248001	<b>Address</b>	: 4-B, 1st Floor, Sachdeva Colony, (Opp- Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND 248001
<b>Tel /Fax /Email</b>	: 0135-2760726 / / 0 / insurancecell@ujvnl.com	<b>Tel /Fax /Email</b>	: 0135 - 2729715, 2729721 / 0135 - 2729917 /

## Agent/Broker Details

<b>Dev.Off.Code</b>	:
<b>Agent/Broker</b>	: LF0000000005 M/S MARSH INDIA INSURANCE BROKERS PRIVATE LTD
<b>Address</b>	: 1, INDIA BULL CENTRE TOWER-2, SENAPATI BAPAT MARG,,ELPHINSTON ROAD(W), MUMBAI 400012,MOB NO 7045922442 ,7045922442 TEL NO 022- 66512977,MUMBAI,MAHARASHTRA,400012
<b>Tel/Fax/Email</b>	:

**Period of Insurance** : FROM 00:00 ON 18/07/2021 TO MIDNIGHT OF 31/03/2022

<b>Collection No &amp; Dt</b>	: DC_I_IND 2226000986 - 08/07/2021	<b>GST INVOICE NO</b>	: 052038411	<b>UIN</b>	: 0		
<b>Gross Premium</b>	: 1,14,426	<b>GST</b>	: 20,596	<b>Stamp Duty</b>	: .5	<b>Total</b>	: 1,35,022

**Co Insurance Details** : None

## RISK DETAILS

<b>1</b>	<b>Location of the Risk</b>	: URGAM SHP, NEAR HELONG, JOSHIMATH DISTT & CHAMOLI  UTTARAKHAND CHAMOLI 246424 Dehradun
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**Risk Description** : Electric Generation Stations-Hydro Power stations

**Sum Insured** : 15,79,30,000

<b>1</b>	<b>SMI Desc</b>	<b>Nature of Stock</b>	<b>Sum Insured</b>
	Other Contents- & Plant & Machinery-		15,79,30,000

## SCHEDULE OF PREMIUM

<b>Fire Basic Cover</b>	57,824.01
<b>ADD :STFI Cover</b>	27,800.01
<b>ADD :Terrorism</b>	25,576.01

**Place** : DEHRADUN

**Date** : 08/07/2021



IRDA-REGNO-556

For and on behalf of  
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The  
Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No.  
1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Authorised Signatory

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: 022-66512977/7045922442//

ADD :Earthquake (Fire And Shock)	27,800.01
LESS :High standard electrical equipment Used (With ISI Certification)	2,891.00
LESS :Good House Keeping Practices Maintained	2,891.00
LESS :Condition of insured building - Good	5,782.00
LESS :Heat Extraction System Available at Insured Premises	2,891.00
LESS :Insured Premises away from High density of industries/population area	5,782.00
LESS :Level of security features - CCTV, Security Guards Present	1,446.00
LESS :Insured Regularly Conducts Mock Drills	2,891.00
TOTAL PREMIUM	1,14,426.00
ADD :CGST	10,298.00
ADD :SGST	10,298.00
STAMP DUTY	0.50
TOTAL AMOUNT	1,35,022.00

Total Sum Insured In Words : Indian Rupees Fifteen Crores Seventy-Nine Lakhs Thirty Thousand Only

Total Premium In Words : Indian Rupees One Lakh Thirty-Five Thousand Twenty-Two Only

**Excess / Deductible:**

The following minimum deductibles are applicable :

1. 5% of each claim subject to minimum of 10000 INR.
2. For Terrorism Risk, the excess shall be as per the Clause attached to this policy.

The Insurance under this policy is subject to warranties & Clauses otherwise stated herein:

1. Terrorism Damage Cover Endorsement
2. Terrorism Cancellation Clause
3. Terrorism Additional Exclusions
4. 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.
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. Exclusions: 4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination.
7. Exclusions: 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
8. Exclusions: 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from Bharat Grih Suraksha 24 any nuclear waste from combustion of nuclear fuel, or the radioactive,
9. Exclusions: 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances
10. Exclusions: 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
11. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
12. Exclusions: 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
13. Exclusions: 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area

Place : DEHRADUN



IRDA-REGNO-556

Date : 08/07/2021

For and on behalf of  
The Oriental Insurance Company Limited

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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**Attached to and forming part of policy number 253200/11/2022/36**

14. Exclusions: 12. Costs, fees or expenses for preparing any claim.
15. Coverages: Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
16. Coverages: Bush fire, Forest fire, Jungle fire. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
17. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
18. Exclusions: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:
19. Exclusions: 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
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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 ab initio (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 08TH DAY OF JULY 2021

Entered By : ANAND MEHROTRA

Examined By : SURAT SINGH

For and on behalf of  
The Oriental Insurance Company Limited

Policy Printed By : 264130 IP :

Policy Printed On : 13-JUL-21 11:02:10 MAC :

Authorised Signatory

Place : DEHRADUN

Date : 08/07/2021



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