

**ORIENTAL INSURANCE BHARAT GRIHA RAKSHA DWELLING POLICY
SCHEDULE**

Policy No	: 242190/11/2022/11	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 131066537 - NATURA CONSTRUCTION (GSTIN: 0)	Issuing Office	: 242190 - BC VAISHALI NAGAR AJMER (GSTIN: 08AAACT0627R3ZX)
Address	: KHASRA NO 1587 PALRI SUMERPUR DISTT PALI SIROHI 307027	Address	: SHOP NO-5, CHATRI YOJNA VAISHALI NAGAR, AJMER 0145-2620562 AJMER RAJASTHAN 305001
Tel /Fax /Email	: / / 9829070994 / naturabuilders@gmail.com	Tel /Fax /Email	: 9829070858 / / mp.jain@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code : NA0000009211 DIRECT DEV CODE BC VAISHALI NAGAR AJMER
Agent/Broker : BA0000054056 M.C. VERMA
Address : 261A/2 JAWAHAR NAGAR ,AJMER,RAJASTHAN,305008
Tel/Fax/Email : 9413223232/0//manakchandverma@yahoo.ir

Period of Insurance : FROM 00:00 ON 11/05/2021 TO MIDNIGHT OF 10/05/2022

Collection No & Dt : DC_I_IND 9338000213 - 10/05/2021 **GST INVOICE NO** :082038181 **UIN** :0
Gross Premium : 49,960 **GST** : 8,992 **Total** : 58,952

Co Insurance Details : None**RISK DETAILS**

1 **Location of the Risk** : KHASRA NO 1587 PALRI SUMERPUR DISTT PALI

RAJASTHAN
PALI
306902
PALI

Risk Description : Dwelling**Block Description** : KHASRA NO 1587 PALRI SUMERPUR DISTT PALI

SMI Desc	Nature of Stock	Sum Insured
Building		20,00,00,000

Place : AJMER
Date : 10/05/2021



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.

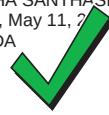
In case of any query regarding the Policy please call Toll Free No.
1800 11 8485 and 011 33208485.

Authorised Signatory

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

Page 1 of 3

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Attached to and forming part of policy number 242190/11/2022/11

Cover Wise Details : Cover Name	Sum Insured	Premium
Fire Basic Cover	20,00,00,000	11,200.00
Fire Station within 5km radius of Insured Premises		560.00
Age of Building (Less than or equal to 5 Years)		1,120.00
Condition of insured building - Good		1,120.00
Multi Storied Building		560.00
Earth Quake Cover	20,00,00,000	10,000.00
Terrorism Cover	20,00,00,000	16,000.00
STFI Cover	20,00,00,000	15,000.00

SCHEDULE OF PREMIUM

Fire Basic Cover	11,200.00
LESS :Fire Station within 5km radius of Insured Premises	560.00
LESS :Age of Building (Less than or equal to 5 Years)	1,120.00
LESS :Condition of insured building - Good	1,120.00
ADD :Multi Storied Building	560.00
ADD :Terrorism Cover	16,000.00
ADD :STFI Cover	15,000.00
ADD :Earth Quake Cover	10,000.00
TOTAL PREMIUM	49,960.00
ADD :SGST	4,496.00
ADD :CGST	4,496.00
TOTAL AMOUNT	58,952.00

Total Sum Insured In Words : Indian Rupees Twenty Crores Only

Total Premium In Words : Indian Rupees Fifty-Eight Thousand Nine Hundred Fifty-Two Only

Excess / Deductible :

The following minimum deductibles are applicable based on per Location Sum Insured of the policy.

Sum Insured Band per Location (including endorsements, if any)	Material Damage	
	% Of Claim	Subject to Minimum deductible in INR.

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

1. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
2. 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.)
3. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
4. 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
5. 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
6. 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,

Place Exclusion 7. Pollution or contamination, unless the pollution or contamination itself has resulted from and on behalf of

Date : 10/05/2021



IRDA-REGNO-556

The Oriental Insurance Company Limited

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Authorised Signatory

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

Page 2 of 3

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**Attached to and forming part of policy number 242190/11/2022/11**

Event, or ii. an Insured Event itself results from pollution or contamination.

8. 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
9. 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.
10. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
11. 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.
12. Exclusions: 10. Any reduction in market value of any Insured Property after its repair or reinstatement.
13. Exclusions: 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
14. 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
15. Exclusions: 12. Costs, fees or expenses for preparing any claim.
16. In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Office
17. AGREED BANK CLAUSE

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1	RAJASTHAN MARUDHAR GRAMIN BANK	SUMERPUR PALI RJ

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 AJMER on 10TH DAY OF MAY 2021

Entered By : ASHOK SONI

Examined By : M.P. JAIN

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : OICL IP :

Policy Printed On : 11-MAY-21 04:56:34 MAC :

Authorised Signatory

Place : AJMER
Date : 10/05/2021

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Page 3 of 3

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This Document is Digitally Signed

Signer: GEETHA SANTHASEELAN
Date: Tuesday, May 11, 2021 4:58 AM
Location: NOIDA

