

ORIENTAL BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 242502/11/2022/116 Cover Note No : - Insured's Name : 97025845 - ANAHAT REALITIES (GSTIN: 0) Address : 5-16, ARVANA, HATHIPOLE MAIN ROAD, UDAIPUR UDAIPUR 313001 Tel /Fax /Email : 9460315376 / / 9460315376 / ALPESHTATED@GMAIL.COM	Prev Policy No : - Cover Note Dt : Issuing Office : 242502 - CBO 2 UDAIPUR (GSTIN: 08AAACT0627R3ZX) Address : 2ND FLOOR, 2-MAHAVEER COLONY, ASHOK NAGAR MAIN ROAD, UDAIPUR. RAJASTHAN 313001 Tel /Fax /Email : 0294-2420759/0294-2419884 / 0294-5100517 / hamendra.nagar@orientalinsurance.co.in
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Agent/Broker Details

Dev.Off.Code : NA0000004270 DIRECT
Agent/Broker : BA0000056360 MANISH BHANDARI
Address : 47-ASHOK NAGAR ROAD NO-5, UDAIPUR, UDAIPUR, RAJASTHAN, 313001
Tel/Fax/Email : 9829041185//NA

Period of Insurance : FROM 00:00 ON 20/08/2021 TO MIDNIGHT OF 19/08/2022

Collection No & Dt : CHQCSH 2174002506 - 19/08/2021 **GST INVOICE NO** : 0820160774 **UIN** : 0
Gross Premium : 1,23,500 **GST** : 22,230 **Stamp Duty** : .5 **Total** : 1,45,730

Co Insurance Details : None

RISK DETAILS

1 Location of the Risk : AASAAN HOMES, 100ft. BHANGESAR ROAD
 NEAR MAHADEV NAGICHI, REV. VILLAGE PALI-II
 PALI
 RAJASTHAN
 PALI
 306401
 PALI

Risk Description : Building In course of construction

Sum Insured : 20,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
MULTI STORY BUILDING IN COURSE OF CONSTRUCTION INCLUDING BOUNDARY WALL		20,00,00,000

SCHEDULE OF PREMIUM

Fire Basic Cover	35,000.00
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Place :
Date : 19/08/2021



IRDA-REGNO-556

For and on behalf of
 The Oriental Insurance Company Limited

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

Page 1 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

Signer: GEETHA SANTHA SEELAN
 Date: Fri, Aug 20, 2021 07:17:17 IST
 Location: NOIDA
 Reason: Signing Policy for OICL

Attached to and forming part of policy number 242502/11/2022/116

ADD :STFI Cover	50,000.00
ADD :Terrorism	46,000.00
ADD :Earthquake (Fire And Shock)	10,000.00
LESS :High standard electrical equipment Used (With ISI Certification)	1,750.00
LESS :Insured Premises away from High density of industries/population area	3,500.00
LESS :Good House Keeping Practices Maintained	1,750.00
LESS :No Water bodies within 1 km from Insured Premises	1,750.00
LESS :Insured premises is above the periphery ground level.	1,750.00
LESS :Heat Extraction System Available at Insured Premises	1,750.00
LESS :Insured Regularly Conducts Mock Drills	1,750.00
LESS :Condition of insured building - Good	3,500.00
TOTAL PREMIUM	1,23,500.00
STAMP DUTY	0.50
ADD :SGST	11,115.00
ADD :CGST	11,115.00
TOTAL AMOUNT	1,45,730.00

Total Sum Insured In Words : Indian Rupees Twenty Crores Only

Total Premium In Words : Indian Rupees One Lakh Forty-Five Thousand Seven Hundred Thirty 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
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.)

Place :

Date : 19/08/2021



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 The Oriental Insurance Company Limited

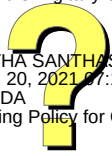
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Attached to and forming part of policy number 242502/11/2022/116

- 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
- 20.** AGREED BANK CLAUSE

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
1		

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 on 19TH DAY OF AUGUST 2021

Entered By : A.K. CHOUDHARY

Examined By : H.K.NAGAR

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : OICL IP :

Policy Printed On : 20-AUG-21 07:14:35 MAC :

Authorised Signatory

Place :

Date : 19/08/2021



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