



ओरिएण्टल इन्शुरेंस कंपनी लिमिटेड **The Oriental Insurance Company Limited**

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. 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

Signer: REKHA THAKUR MOHANTY
Date: 16/04/2025 15:53:30 IST
Reason: Signing Policy for OICI

FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE

Policy No	: 253200/11/2026/17	Prev Policy No	:
Cover Note No	: 250000194269	Cover Note Dt	: 30/03/2025
Insured's Name	: 91854039 - UTTARAKHAND JAL VIDHUT NIGAM LIMITED (GSTIN: 05AAACU6672R1ZN)	Issuing Office	: 253200 - BO HARIDWAR ROAD DEHRADUN (GSTIN: 05AAACT0627R4Z2)
Address	: UJJAWAL, MAHARANI BAGH GMS ROAD DEHRADUN DEHRADUN UTTARAKHAND 248001	Address	: 4-B, 1st Floor, Sachdeva Colony, (Opp- Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND 248001
Tel /Fax /Email	: 0 / 0 / insurancecell@ujvnl.com	Tel /Fax /Email	: 0135 - 2729715, 2729721 / 0135 - 2729917 /
Dev. Officer	:		



Period of Insurance: FROM 00:00 ON 01/04/2025 TO MIDNIGHT OF 31/03/2026

Collection No & Dt : DC_I_IND 2226000188 - 16/04/2025 GST INVOICE NO :05243542 UIN :0
Gross Premium : 20,49,13,036 GST : 3,73,06,320 Stamp Duty : .5 Total : 24,45,63,656

BROKER CODE : LC0000000198
M/S SALASAR SERVICES INSURANCE BROKERS PVT LTD

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : DHAKRANI HYDRO POWER PLANT
DHAKRANI HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		168,75,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	168,75,00,000	7,59,375.00
STFI Cover	168,75,00,000	6,24,375.00
Earth Quake	168,75,00,000	4,21,875.00

Place : DEHRADUN
Date : 16/04/2025



Page 1 of 23

CIN : U66010DL1947GOI007158

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4-बी, प्रथम तल, सचदेवा कॉलोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून-248001 (उत्तराखण्ड)
दूरभाष : 0135-2729721, 2729689, फैक्स : 0135-2729917 वेबसाइट : www.orientalinsurance.org.in देखें

Divisional Office : (253200) Dehradun
4-B, First Floor, Sachdeva Colony, Opposite Nainital Bank, Haridwar Road, Dehradun-248001
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Attached to and forming part of policy number 253200/44/2026/17



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Date: 2025.04.16 15:53:30 IST

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SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : DHALIPUR HYDRO POWERPLANT
DHALIPUR HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery Plant & Machinery and other content		255,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	255,00,00,000	11,47,500.00
STFI Cover	255,00,00,000	9,43,500.00
Earth Quake	255,00,00,000	6,37,500.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KULHAL HYDRO POWER PLANT
KULHAL HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		150,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	150,00,00,000	6,75,000.00
STFI Cover	150,00,00,000	5,55,000.00
Earth Quake	150,00,00,000	3,75,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : CHILLA HYDRO POWER PLANT
CHILLA HYDRO POWER PLANT

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 2 of 23

CIN : U66010DL1947GOI007158

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Signer: REKHA THAKUR JOHANTY
Date: Wed Apr 16, 2025 15:53:30 IST
Reason: Signing Policy for OICL

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		1008,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	1008,00,00,000	45,36,000.00
STFI Cover	1008,00,00,000	37,29,600.00
Earth Quake	1008,00,00,000	25,20,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : RAMGANGA HYDRO POWER PLANT
RAMGANGA HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		990,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	990,00,00,000	44,55,000.00
STFI Cover	990,00,00,000	36,63,000.00
Earth Quake	990,00,00,000	24,75,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KALIGANGA-II HYDRO POWER PLANT
KALIGANGA-II HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 3 of 23

CIN : U66010DL1947GOI007158

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Date: 16/04/2025 15:53:30 IST
Reason: Signing Policy for OICL

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		84,22,65,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	84,22,65,000	3,79,019.25
STFI Cover	84,22,65,000	3,11,638.05
Earth Quake	84,22,65,000	2,10,566.25

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : VYASI HYDRO POWER PLANT
VYASI HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		1140,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	1140,00,00,000	51,30,000.00
STFI Cover	1140,00,00,000	42,18,000.00
Earth Quake	1140,00,00,000	28,50,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : DUNAO HYDRO POWER PLANT
DUNAO HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		25,58,41,875

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover		

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 4 of 23

CIN : U66010DL1947GOI007158

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Date: 16/04/2025 15:53:30 IST
Reason: Signing Policy for OICL

Cover Wise Details	Sum Insured	Premium
	25,58,41,875	1,15,128.84
STFI Cover	25,58,41,875	94,661.49
Earth Quake	25,58,41,875	63,960.47

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : URGAM HYDRO POWER PLANT
URGAM HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		30,70,26,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	30,70,26,000	1,38,161.70
STFI Cover	30,70,26,000	1,13,599.62
Earth Quake	30,70,26,000	1,53,513.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : SURINGAD HYDRO POWER PLANT
SURINGAD HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		50,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	50,00,00,000	2,25,000.00
STFI Cover	50,00,00,000	1,85,000.00
Earth Quake	50,00,00,000	2,50,000.00

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-350



Page 5 of 23

CIN : U66010DL1947GOI007158

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Signer: REKHA THAKUR MOHANTY
Date: 2024-04-16 15:53:30 IST
Reason: Signing Policy for OICL

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : GALOGI HYDRO POWER PLANT
GALOGI HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		17,50,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	17,50,00,000	78,750.00
STFI Cover	17,50,00,000	64,750.00
Earth Quake	17,50,00,000	43,750.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KALIGANGA-I HYDRO POWER PLANT
KALIGANGA-I HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		55,50,40,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	55,50,40,000	2,49,768.00
STFI Cover	55,50,40,000	2,05,364.80
Earth Quake	55,50,40,000	1,38,760.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : PILANGAD HYDRO POWER PLANT
PILANGAD HYDRO POWER PLANT

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 6 of 23

CIN : U66010DL1947GOI007158

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Signer: REKHA THAKUR MOHANTY
Date: 2025-04-16 15:53:30 IST
Reason: Signing Policy for OICL

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		21,37,50,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	21,37,50,000	96,187.50
STFI Cover	21,37,50,000	79,087.50
Earth Quake	21,37,50,000	53,437.50

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : MADHYAMAHESHWAR HYDRO POWER PLANT
MADHYAMAHESHWAR HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		229,64,48,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	229,64,48,000	10,33,401.60
STFI Cover	229,64,48,000	8,49,685.76
Earth Quake	229,64,48,000	5,74,112.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : PATHRI HYDRO POWER PLANT
PATHRI HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

Place : DEHRADUN

Date : 16/04/2025



IRDA-REOND-556



Page 7 of 23

CIN : U66010DL1947GOI007158

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Signer: REKHA THAKUR MOHANTY

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SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		102,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	102,00,00,000	4,59,000.00
STFI Cover	102,00,00,000	3,77,400.00
Earth Quake	102,00,00,000	2,55,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : SHARDA (LOHIAHEAD-KHATIMA) HYDRO POWER PLANT
SHARDA (LOHIAHEAD-KHATIMA) HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		207,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	207,00,00,000	9,31,500.00
STFI Cover	207,00,00,000	7,65,900.00
Earth Quake	207,00,00,000	5,17,500.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : MOHAMMADPUR HYDRO POWER PLANT
MOHAMMADPUR HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		46,50,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover		

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-558



Page 8 of 23

CIN : U68010DL1947GOI007158

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Cover Wise Details	Sum Insured	Premium
	46,50,00,000	2,09,250.00
STFI Cover	46,50,00,000	1,72,050.00
Earth Quake	46,50,00,000	1,16,250.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : MB-II HYDRO POWER PLANT
MB-II, DHARSU UTTARKASHI

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		2128,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	2128,00,00,000	95,76,000.00
STFI Cover	2128,00,00,000	78,73,600.00
Earth Quake	2128,00,00,000	53,20,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : MB-1, TILOTH HYDRO POWER PLANT
MB-I, TILOTH UTTARKASHI

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		630,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	630,00,00,000	28,35,000.00
STFI Cover	630,00,00,000	23,31,000.00
Earth Quake	630,00,00,000	15,75,000.00

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-656



Page 9 of 23

CIN : U68010DL1947GOI007158

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SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : CHIBRO HYDRO POWER PLANT
CHIBRO HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		1200,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	1200,00,00,000	54,00,000.00
STFI Cover	1200,00,00,000	44,40,000.00
Earth Quake	1200,00,00,000	30,00,000.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KHODRI HYDRO POWER PLANT
KHODRI HYDRO POWER PLANT

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : 1

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery and other content		600,00,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	600,00,00,000	27,00,000.00
STFI Cover	600,00,00,000	22,20,000.00
Earth Quake	600,00,00,000	15,00,000.00

SECTION III : IAR-BREAKDOWN SECTION

Cover Wise Details	Sum Insured	Premium
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SECTION III : IAR-BREAKDOWN SECTION

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 10 of 23

CIN : U66010DL1947GOI007158

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Cover Wise Details	Sum Insured	Premium
SECTION III : IAR-BREAKDOWN SECTION		

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	CHIBRO HYDRO POWER PLANT	1975

SMI Description	Sum Insured
Machinery Sum Insured	413,02,96,572

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	413,02,96,572	10,32,574.14

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	KHODRI HYDRO POWER PLANT	1984

SMI Description	Sum Insured
Machinery Sum Insured	206,52,67,434

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	206,52,67,434	5,16,316.86

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	DHAKRANI HYDRO POWER PLANT	1965

SMI Description	Sum Insured
Machinery Sum Insured	58,09,00,166

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	58,09,00,166	1,45,225.04

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
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Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 11 of 23

CIN : U66010DL1947GOI007158

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HYDRO POWER PLANT DHALIPUR HYDRO POWER PLANT 1965

SMI Description Sum Insured

Machinery Sum Insured 87,77,61,965

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	87,77,61,965	2,19,440.49

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identificaton No. Year of Make

HYDRO POWER PLANT KULHAL HYDRO POWER PLANT 1975

SMI Description Sum Insured

Machinery Sum Insured 51,63,16,859

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	51,63,16,859	1,29,079.22

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identificaton No. Year of Make

HYDRO POWER PLANT CHILLA HYDRO POWER PLANT 1980

SMI Description Sum Insured

Machinery Sum Insured 342,72,00,000

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	342,72,00,000	8,56,800.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identificaton No. Year of Make

HYDRO POWER PLANT RAMGANGA (KALAGARH) HYDRO POWER PLANT 1975

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-555



Page 12 of 23

CIN : U66010DL1947GOI007158

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SMI Description	Sum Insured
Machinery Sum Insured	340,76,44,657

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	340,76,44,657	8,51,911.16

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	KHATIMA (LOHIA HEAD) SHARAD HYDRO POWER PLANT	1956

SMI Description	Sum Insured
Machinery Sum Insured	71,25,08,770

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	71,25,08,770	1,78,127.19

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	MOHAMMADPUR HYDRO POWER PLANT	1952

SMI Description	Sum Insured
Machinery Sum Insured	16,00,67,520

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	16,00,67,520	40,016.88

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	PATHRI HYDRO POWER PLANT	1955

Cover Wise Details	Sum Insured	Premium
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Place : DEHRADUN

Date : 16/04/2025



IRDA REGNO-508



Page 13 of 23

CIN : U68010DL1947GOI007158

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SMI Description	Sum Insured
Machinery Sum Insured	35,10,89,751
Breakdown Cover	35,10,89,751 87,772.44

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	KALIGANGA-I HYDRO POWER PLANT	2018

SMI Description	Sum Insured	
Machinery Sum Insured	18,87,13,600	
Cover Wise Details	Sum Insured	Premium
Breakdown Cover	18,87,13,600	47,178.40

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	KALIGANGA-II HYDRO POWER PLANT	2022

SMI Description	Sum Insured	
Machinery Sum Insured	14,52,39,865	
Cover Wise Details	Sum Insured	Premium
Breakdown Cover	14,52,39,865	36,309.97

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	VYASI HYDRO POWER PLANT	2022

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	266,50,00,000	6,66,250.00

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 14 of 23

CIN : U66010DL1947GOI007158

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SMI Description	Sum Insured
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Machinery Sum Insured	266,50,00,000
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SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
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HYDRO POWER PLANT	MADHYAMAHESHWAR HYDRO POWER PLANT	2024
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SMI Description	Sum Insured
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Machinery Sum Insured	29,89,96,000
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Cover Wise Details	Sum Insured	Premium
Breakdown Cover	29,89,96,000	74,749.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
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HYDRO POWER PLANT	DUNAO HYDRO POWER PLANT	2022
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SMI Description	Sum Insured
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Cover Wise Details	Sum Insured	Premium
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SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
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HYDRO POWER PLANT	PILANGAD HYDRO POWER PLANT	2022
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SMI Description	Sum Insured
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Cover Wise Details	Sum Insured	Premium
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Place : DEHRADUN

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IRDA-REGNO-550



Page 15 of 23

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Attached to and forming part of policy number 253200/44/2026/47



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Signer: REKHA THAKUR MOHANTY
Date: 2025-04-16 15:53:30 IST
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SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	URGAM HYDRO POWER PLANT	2021
SMI Description	Sum Insured	

Cover Wise Details Sum Insured Premium

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	GALOGI HYDRO POWER PLANT	1907
SMI Description	Sum Insured	

Cover Wise Details Sum Insured Premium

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identificaton No.	Year of Make
HYDRO POWER PLANT	SURINGAD HYDRO POWER PLANT	2024
SMI Description	Sum Insured	

Cover Wise Details Sum Insured Premium

SECTION II : IAR-FLOP SECTION - KHODRI POWER PLANT

Type of Industry	: CONTINUOUS INDUSTRY	Basis of Indemnity	: OUTPUT BASIS
Indemnity Period	: 12 Months	Annual Gross Profit	: 264000000
Total Sum Insured	: 26,40,00,000	Time Exclusion	:

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	26,40,00,000	4,29,000.00

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 16 of 23

CIN : U66010DL1947GOI007158

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Attached to and forming part of policy number 253200/11/2026/17



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SECTION II IAR-FLOP SECTION - CHIBRO POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 462092500
Total Sum Insured : 46,20,92,500 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	46,20,92,500	7,50,900.31

SECTION II : IAR-FLOP SECTION - MB-II DHARASU POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 2319200000
Total Sum Insured : 231,92,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	231,92,00,000	37,68,700.00

SECTION II : IAR-FLOP SECTION - MB-I (TILOTH) POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 502700000
Total Sum Insured : 50,27,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	50,27,00,000	8,16,887.50

SECTION II : IAR-FLOP SECTION - DHAKRANI POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 111600000
Total Sum Insured : 11,16,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	11,16,00,000	1,81,350.00

SECTION II : IAR-FLOP SECTION - DHALIPUR POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 169300000
Total Sum Insured : 16,93,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
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Place : DEHRADUN
Date : 16/04/2025



IRDA-REGNO-556



Page 17 of 23

CIN : U66010DL1947GOI007158

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Fire LOP-Basic Cover 16,93,00,000 2,75,112.50

SECTION II : IAR-FLOP SECTION - KULHAL POWER PLANT

Type of Industry : NON CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 102000000
Total Sum Insured : 10,20,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	10,20,00,000	1,32,600.00

SECTION II : IAR-FLOP SECTION - CHILLA POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 463000000
Total Sum Insured : 46,30,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	46,30,00,000	7,52,375.00

SECTION II : IAR-FLOP SECTION - RAMGANGA POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 274600000
Total Sum Insured : 27,46,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	27,46,00,000	4,46,225.00

SECTION II : IAR-FLOP SECTION - SHARDA (LOHIAHEAD) KHATIMA POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 128900000
Total Sum Insured : 12,89,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	12,89,00,000	2,09,462.50

SECTION II : IAR-FLOP SECTION - MOHAMMADPUR POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 102900000
Total Sum Insured : 10,29,00,000 Time Exclusion :

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-558



Page 18 of 23

CIN : U66010DL1947GOI007158

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Date: 2024-04-15 15:53:30 IST
Reason: Signing Policy for OICL

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	10,29,00,000	1,67,212.50

SECTION II : IAR-FLOP SECTION - PATHRI POWER PLANT

Type of Industry	: CONTINUOUS INDUSTRY	Basis of Indemnity	: OUTPUT BASIS
Indemnity Period	: 12 Months	Annual Gross Profit	: 36000000
Total Sum Insured	: 3,60,00,000	Time Exclusion	:

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	3,60,00,000	58,500.00

SECTION II : IAR-FLOP SECTION - KALIGANGA-I POWER PLANT

Type of Industry	: CONTINUOUS INDUSTRY	Basis of Indemnity	: OUTPUT BASIS
Indemnity Period	: 12 Months	Annual Gross Profit	: 116501000
Total Sum Insured	: 11,65,01,000	Time Exclusion	:

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	11,65,01,000	1,89,314.13

SECTION II : IAR-FLOP SECTION - KALIGANGA - II POWER PLANT

Type of Industry	: CONTINUOUS INDUSTRY	Basis of Indemnity	: OUTPUT BASIS
Indemnity Period	: 12 Months	Annual Gross Profit	: 175240900
Total Sum Insured	: 17,52,40,900	Time Exclusion	:

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	17,52,40,900	2,84,766.46

SECTION II : IAR-FLOP SECTION - VYASI POWER PLANT

Type of Industry	: CONTINUOUS INDUSTRY	Basis of Indemnity	: OUTPUT BASIS
Indemnity Period	: 12 Months	Annual Gross Profit	: 3335850000
Total Sum Insured	: 333,58,50,000	Time Exclusion	:

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	333,58,50,000	54,20,756.25

SECTION II : IAR-FLOP SECTION - MADHYAMAHESHWAR POWER PLANT

Type of Industry	: CONTINUOUS INDUSTRY	Basis of Indemnity	: OUTPUT BASIS
Indemnity Period	: 12 Months	Annual Gross Profit	: 140334480

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 19 of 23

CIN : U66010DL1947GOI007158

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Signer: REKHA THAKUR / ORANTY
Date: 15/04/2025 15:53:30 IST
Reason: Signing Policy for OICL

Total Sum Insured : 14,03,34,480

Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	14,03,34,480	2,28,043.53

SECTION II : IAR-FLOP SECTION - DUNAO POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 16040710
Total Sum Insured : 1,60,40,710 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	1,60,40,710	26,066.15

SECTION II : IAR-FLOP SECTION - PILANGAD POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 26846733
Total Sum Insured : 2,68,46,733 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	2,68,46,733	43,625.94

SECTION II : IAR-FLOP SECTION - URGAM POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 19912782
Total Sum Insured : 1,99,12,782 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	1,99,12,782	25,647.66

SECTION II : IAR-FLOP SECTION - GALOGI POWER PLANT

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 4587500
Total Sum Insured : 45,87,500 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	45,87,500	7,454.69

SECTION II : IAR-FLOP SECTION - SURINGAD POWER PLANT

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-550



Page 20 of 23

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Attached to and forming part of policy number 253200/41/2026/17



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Signer: REKHA THAKUR MOHANTY
Date: 2025-04-16 15:53:30 IST
Reason: Signing Policy for OICL

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 12 Months Annual Gross Profit : 7960000
Total Sum Insured : 79,60,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	79,60,000	12,935.00

SCHEDULE OF PREMIUM

Fire Basic Cover	4,11,29,041.89
ADD :STFI Cover	3,38,17,212.22
ADD :Earth Quake	2,30,51,224.22
Fire LOP-Basic Cover	1,42,26,935.12
Breakdown Cover	72,26,050.79
ADD :Under Writer's Loading	8,78,06,871.87
TOTAL PREMIUM	20,72,57,336.00
ADD :CGST	1,86,53,160.00
ADD :SGST	1,86,53,160.00
STAMP DUTY	0.50
TOTAL AMOUNT	24,45,63,656.00

Sum Insured In Words :

Machinery Damage : Indian Rupees Nine Thousand One Hundred Thirty-Nine Crores Seventy-Eight Lakhs Seventy Thousand Eight Hundred Seventy-Five Only (This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only)

Business Interruption :

(I) FLOP Indian Rupees Eight Hundred Seventy-Seven Crores Ninety-Five Lakhs Sixty-Six Thousand Six Hundred Five Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Twenty-Four Crores Forty-Five Lakhs Sixty-Three Thousand Six Hundred Fifty-Six Only

The Insurance under this policy is to cover Risks otherwise stated and attached hereto :

Earth Quake

STFI Cover

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556



Page 21 of 23

CIN : U66010DL1947GOI007158

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(भारत सरकार का उपक्रम)

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Signer: REKHA TRAKUR, JOINTY
Date: Wed Apr 16, 2025 15:53:30 IST
Reason: Signing Policy for OICL

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 sum insured combined) per location	MATERIAL DAMAGE NON AOG		MATERIAL DAMAGE AOG		BUSINESS INTERRUPTION
	% of Claim	Subject to Minimum Deductible in INR	% of Claim	Subject to Minimum Deductible in INR	FLOP (no. of days of Standard Gross Profit)
Upto 500 Cr	5	25 LAKH	10	50 LAKH	30
Above 500 Cr	10	1.25 CRORE	10	1.25 CRORE	30

100 % AOG Limits : INR 225 crores AOA/300 crores Aggregate for the Year floating across all the location

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

1. 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 Offices as well as company's website.
2. Departmental clause if applicable
3. Communicable Disease Exclusion Clause
4. Exclusion-Any Direct or indirect loss by infectious or contagious disease
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. 100% AOG Limits : INR 225 crs AOA/300 crs Aggregate for the Year floating across all the location
7. PD/MBD Deductible for SI up to INR 500 Crores(PD+BI) (a) for Non AOG Claims-5% of the claim amount subject to minimum INR 25 Lakhs (b) for AOG Claims-10% of the claim amount subject to minimum INR 50 Lakhs
8. PD/MBD Deductible for SI exceeding INR 500 Crores-10% of the claim amount subject to minimum INR 1.25 Crores
9. Deductibles for FLOP Section - 30 Days
10. Extension/Add on coverage as per Attached Sheet (uploaded in ECM)
11. AGREED BANK CLAUSE

Financier's Names are as stated herein

Sl No	Bank Name/Financier	Bank Branch and Address
1	PNB (FOR M.MAHESHWAR,DHALIPUR,PATHRI,KALIG ANGA I&II PLANT)	SBI KANPUR (FOR DHAKRANI PLANT)

Place : DEHRADUN

Date : 16/04/2025



IRDA REGNO-558



Page 22 of 23

CIN : U66010DL1947GOJ007158

कृपया अपनी पत्राचार पोलिसी जारीकर्ता कार्यालय से ही करें।

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ओरिएण्टल इन्शुरेंस कंपनी लिमिटेड **The Oriental Insurance Company Limited**

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037

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

Attached to and forming part of policy number 253200/11/2026/17



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

This Document is Digitally Signed

Signer: REKHA THAKUR MOHANTY
Date: 16-04-2025 15:53:30 IST
Reason: Signing Policy for OICL

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 16TH DAY OF APRIL 2025

Entered By : SURAT SINGH

Examined By : SUBHASH CHANDRA

Policy Printed By : 259501

IP :

Policy Printed On : 16-APR-25 15:53:23

Digitally Signed

By

Authorised Signatory



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 Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in and through other digital platforms including Whatsapp (send 'Hi' to 9560711200).

Place : DEHRADUN

Date : 16/04/2025



IRDA-REGNO-556

Page 23 of 23

CIN : U66010DL1947GOI007158

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EXTENSIONS APPLICABLE TO SCOPE OF INDUSTRIAL ALL RISK (IAR) INSURANCE COVER

S.No	Description	Sum Insured (₹) / Limits
1	Reinstatement Value Clause	Agreed
2	Local Authority Clause	Agreed
3	Designation of Property Clause	Agreed
4	72 Hours Clause	Agreed
5	Omission to Insure additions, alteration or extensions - 5 %	5% of BMA (Buildings, Machinery and Accessories)
5	Involuntary Betterment/ Technological Improvement	₹ 5 crore each and every loss
6	Claims preparations costs (including Foreign / Indian Experts visits expenses)	₹ 5 crore each and every loss
7	Earthquake (Fire and Shock) + Tsunami	Equal to Sum Insured of Material Damage cover of the Policy
8	Storm Tempest Flood Inundation	Equal to Sum Insured of Material Damage cover of the Policy
9	Escalation Clause	5% of BMA
10	Architects, Surveyors, Consulting Engg Fees (In excess 3% of the claim amount)	₹ 5 crore each and every loss
11	Debris Removal in excess of 1% of the claim amount including Foreign Debris	₹ 5 crore each and every loss
12	Goods Held in Trust	Agreed
13	Startup /Shutdown Expenses	₹ 5 crore each and every loss
14	Minor works/ Property in course of construction	₹ 5 crore each and every loss
15	Loss Minimization Expenses / Firefighting expenses / Protection And Preservation Of Property Clause, Inhibition Cost, Sue and Labour/ Fire Brigade Charges	₹ 5 crore each and every loss
16	Obsolete Parts Clause	₹ 5 crore each and every loss
17	OEM parts Clause	Agreed for difference between 25% of the least quoted price
18	Coverage for T&D Lines outside plant premises	Agreed INR 100Cr (PD+BI) – This will be part of Total Sum Insured and wordings are as per treaty guidelines
19	Expediting Expenses including Air Freight, Express Freight	₹ 5 crore each and every loss
20	Named Off site premises	₹ 5 crore each and every loss
21	Waiver of Underinsurance Clause	Inbuilt under IAR policy Up to 15%
22	Automatic Capital Addition without additional premium	At any one location this cover shall not exceed 5% of the Sum insured on such property subject

CIN : U66010DL1947GOI007158

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दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037
ए-25/27, आसफ अली रोड, नई दिल्ली-110002



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		(excluding Value of stocks & Stocks-in-process). No additional premium shall be payable in respect of such increase up to 5% or Rs. 100 crores, whichever is less. Additional Premium Payable beyond this limit
23	Additional Custom Duty	₹ 5 crore each and every loss
24	Deliberate Damage	₹ 5 crore each and every loss
25	Automatic Reinstatement without additional premium	10% of SI
26	Temporary removal (other than stocks) clause	₹ 5 crore each and every loss
27	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom	Inbuilt under IAR policy
28	Inadvertent Omission	₹ 5 crore each and every loss
29	Smoke Damage	₹ 5 crore each and every loss
30	Damages to Underground Services	₹ 5 crore each and every loss
31	Undamaged Foundation Clause	₹ 5 crore each and every loss
32	Unrepaired Damage	₹ 5 crore each and every loss
33	Newly Acquired Property	₹ 5 crore each and every loss
34	Crane, Fire Brigade	₹ 5 crore each and every loss
35	Destruction of Sound Property	₹ 5 crore each and every loss
36	Dewatering Expenses	₹ 5 crore each and every loss
37	Rental for Alternative Hired Equipment	₹ 5 crore each and every loss
38	Land Stabilization Costs	Inbuilt Cover
39	Interdependency Clause	Interdependency clause agreed for Chibro & Khodri Plant
40	Inland Transit with in Plant Premises	Agreed
41	Damage to leased buildings and equipment including parts of assets	Agreed
42	Local disturbance clause	Not Agreed
43	Demolition/ Dismantling cost	₹ 2 crore each and every loss
44	Transportation charges of machinery deemed unrepairable	₹ 5 crore each and every loss
45	Outbuilding Clause	₹ 5 crore each and every loss
46	Right-to-way clause	₹ 5 crore each and every loss
47	New Acquisitions	₹ 5 crore each and every loss

Section II – Business Interruption:

S.No	Description	Sum Insured (₹)
1	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
2	Alternate Basis Clause	Covered
3	Auditor's Fee	₹ 5 crore each and every loss
4	Customer Extension	maximum limit of 20% of the limit

CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार धीलिखी जारीकर्ता कार्यालय से ही करें।

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दि ओरिएण्टल इन्श्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037
ए-25/27, आसफ अली रोड, नई दिल्ली-110002



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		of indemnity (Business Interruption Sum Insured/ Loss Limit) and not to exceed ₹ 5 crore any one loss/aggregate.
5	Supplier Extension	maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) and not to exceed ₹ 5 crore any one loss/aggregate.
6	Prevention of Access	28 Days/ 5Kms
7	Additional Increased Cost of Working	₹ 5 crore each and every loss
8	Failure of Public Utility Services	17% of Sum Insured of Loss of Profit cover of the Policy
9	Aggravation Clause	₹ 5 crore each and every loss
10	Claim Preparation Cost	₹ 5 crore each and every loss
11	Return of Premium	Agreed

Clauses (PD+BI)

S.No	Description	Sum Insured (₹)
1	Designation of Property Clause	Agreed
2	Reinstatement Value Clause	Agreed
3	Local Authority Clause	Agreed
4	72 hours clause	Agreed
5	Overhaul/Maintenance/Shut Down	Agreed
6	Departmental Clause	Agreed
7	Turnover Basis Clause	Agreed
8	Payment 'On Account' clause	Agreed
9	Nominated and Adjuster Clause	Surveyor Name to be mutually agreed
10	Primary and Non-Contributory	Agreed
11	Delay in repair	Not Agreed
12	Return of premium clause	Agreed
13	Aggravation Clause	Agreed
14	Undamaged Foundations Clause	Agreed
15	Margin Clause	Not Agreed
16	Properties under Consignment, Care, Custody and Control	Agreed
17	RSMD	Agreed

DEDUCTIBLES

For S.I. up to INR 500 crores:

1. for Non AOG claims - 5% of the claim amount subject to minimum INR 25 lakhs
2. for AOG claims 10% of the claim amount subject to minimum INR 50 lakhs

For S.I. exceeding INR 500 crores:

1. 10% of the claim amount subject to minimum INR 1.25 crores

For FLOP Section:

30 days

LIMIT FOR AOG/GLOF: 100% AOG Limits : INR 225 crs AOA/300 crs Aggregate for the Year floating across all location.

CIN : U66010DL1947GOI007158

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**INDUSTRIAL ALL RISK ADD-ON COVERS WORDINGS****1. Claims Preparation Costs**

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Extension is attached, this Policy is extended to cover the necessary and reasonable costs incurred by the Insured of reasonable fees payable to the Insured's accountants, architects, auditors, engineers, or other professionals and the cost of using the Insured's employees, for producing and certifying any particulars or details contained in the Insured's books or documents, or such other proofs, information or evidence required by the Underwriters resulting from insured loss payable under this Policy for which the Underwriters have accepted liability.

Coverage will not include the fees and costs of attorneys, public adjusters, and loss appraisers, all including any of their subsidiary, related or associated entities either partially or wholly owned by them or retained by them for the purpose of assisting them nor the fees and costs of loss consultants who provide consultation on coverage or negotiate claims.

The Underwriters shall not be liable under this Extension for more than the sub-limit of (response) in respect of any one Occurrence, which shall be part of and not in addition to the policy limit.

2. Local Authority Clause

"The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the building or other Regulations under or framed in pursuance of any act of Parliament or with Byelaws of any Municipal or Local authority provided that:-

1) The amount recoverable under this extension shall not include:**i. The cost incurred in complying with any of the aforesaid Regulations or Bye-laws,**

- In respect of destruction or damage occurring prior to the granting of this extension,
- In respect of destruction or damage not insured by the policy.
- under which notice has been served upon the insured prior to the happening of the destruction or damage,
- in respect of undamaged property or undamaged portion of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged,

ii. the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Byelaws not arisen,

CIN : U66010DL1947GOI007158

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- iii. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Byelaws.

- 2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in case must be completed within twelve months after the destructions or damage or within such further time as the Insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the insurer under this extension not being thereby increased.

- 3) If the liability of the insurer under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy, then the liability of the Insurers under this extension (in respect of any such item) shall be reduced in like proportion.

- 4) The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.

- 5) All the conditions of the policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein."

- 6) No additional premium shall be charged for the inclusion of this clause in this policy.

3. Debris Removal including Foreign Debris

It is permissible to cover cost necessarily incurred by an insured in the removal of debris (including Foreign/external debris) from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril by incorporating the following clause :

"On costs and expenses necessarily incurred by the insured

- a. In the removal of debris (including Foreign/external debris) from the premises of the Insured.

- b. Dismantling or demolishing.

- c. Shoring up or propping.

of the portion or portions of the property insured by (Items..... of) this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate Rs."The Company's total liability for debris removal is limited to the amount entered in the Schedule.

4. Minor Works

This policy will provide automatic coverage for projects by way of alterations and/or constructions and /or re-construction and/or additions and /or maintenance and /or modifications and/or work carried out in insured premises property in course of



construction / erection up to a value of Rs. _____ in the aggregate for the policy period. At the option of the insured, the interests of the contractors and / or sub-contractors is hereby assumed for work being performed for the insured including temporary structures, tools, equipment and materials incidental to such work.

The clause is subject to the following exclusions:

- i. Cost of making good faulty or defective workmanship, or such design, but this exclusion shall not apply to damage resulting from such faulty or defective workmanship, material construction or design.
- ii. Advance Loss of Profit

Notwithstanding other terms and conditions herein, this extension of the policy shall only pay in excess or more specific insurance, if any, arranged in respect of such project work.

Limit: INR 50,000,000 eel

5. Loss minimization expenses/protection and preservation of property clause

This Policy includes expenses for loss minimization necessarily incurred by the insured to prevent any aggravation of an insured loss following a loss or damage to the subject matter insured, due to a cause not excluded, at insured's Premises, specified in the Schedule, including moving / shifting of property if this contributed to loss minimization, subject to a limit of Rs.crores Each and every loss

Flaring of feedstock in process per se is not covered but following an indemnifiable cause as a loss prevention measure is insured under the policy.

Limit: INR 50,000,000 eel

6. Sue and Labour

In case of actual or imminent physical loss or damage to insured Property by a peril insured against, it shall without prejudice to this insurance, be lawful for the insured, their factors, servants, or assigns to sue, labour, and travel for, in, and about the defence, the safeguard, and the recovery of the Property or any part of the Property insured hereunder. In the event of loss or damage, the acts of the Insured or of the Insurers in recovering, saving, and preserving the insured property shall not be considered a waiver or an acceptance of abandonment. In the case of imminent loss or damage the Insured shall take such action as they consider prudent to prevent or reduce loss of or damage to the Property and shall inform the Insurers as soon as practicable thereafter. The liability of the Insurers under this Endorsement shall not increase the Limit of Liability stated in the Policy Schedule.

7. Fire Fighting Expenses/Extinguishing Expenses/Fire Brigade charges

It is agreed that in the event of a fire or a series of fire arising directly or indirectly from the same occurrence including fire threatening to involve the property insured under this section of the policy, the insured shall be entitled to recover upto a Limit ofAOA

- i. the actual cost of material used and/or damaged in extinguishing or controlling or attempting to extinguish or control any such fire.



CIN : U66010DL1947GOI007158

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ii. the cost of all clothing and/or personal effects damaged and / or lost as a result of such fire and / or fight, extinguish or controlling or attempting to fight extinguish or control such fire unless more specifically insured elsewhere.

iii. all other actual expense (including wages and the like paid for firefighting, extinguishing or controlling or attempting to fight extinguish or control such fire and / or localizing such fire.

All claims for personal injury are excluded.

iv. The expenses incurred to recharge/refill any fire protection devices.

8. Inhibition Cost

It is hereby agreed and declared that insurer will indemnify the loss or damage to undamaged property of insured damaged in order to extinguish or inhibit the spread of fire or other catastrophe insured herein up to a limit of INR 50,000,000 eel

9. Shut Down and /or Start up Costs

On the occurrence of an event which leads to a damage or loss covered under Sections I or II, this Policy of Insurance covers actual loss sustained due to specified start-up / shut-down costs for power and utilities such as electricity, water, steam, gas as well as feedstock, fuels or combustibles to re-establish the plant in the operational state it was at the time of the damage in a normal start-up procedure and subject to the sublimit entered in The Schedule.

Start-up costs will not be recoverable under normal or emergency shut down operations

Limit : INR 50,000,000

10. Architects, Surveyors, Consulting Engineers Fees

The insurance by the policy shall include an amount in respect of Architects' surveyors' and consulting engineers and Legal and other fees necessarily incurred in the reinstatement of the property insured consequent upon its destruction or damage but not for preparing any claim.

11. Good held in trust

Certain items of the property may be subject of hire purchase, lease or other agreements and the interest of the other parties to these agreements is noted in this insurance, the nature and extent of such interest including other insurance to be disclosed in the event of loss, destruction or damage.

These may also include all real and personal property of every kind and description belonging to the Insured or to others (including but not limited to goods under consignment, held in trust or on lease or paid for awaiting delivery) for which the Insured may be held liable for loss or damage while in their care, custody or control.

**12. Involuntary Betterment/ Modification Cost/Incompatibility Expenses/Technological Advancement**

Notwithstanding Condition of Reinstatement, In the event that new Property Insured of like kind and quality is not obtainable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.

In the event of replacement with new Property Insured the Insurer will pay the cost of purchasing and installing technologically current Property Insured which is necessitated by incompatibility between new Property Insured installed to replace Property Insured which has sustained Damage and existing Property Insured which has not incurred Damage at the same or an interdependent location.

Provided always that:

1. Damage was directly caused to the Property Insured
2. The Insurer shall be liable only for the amount sufficient to enable the Insured to resume Operations in substantially the same manner as before the Damage
3. The Insurer shall be liable for only the difference between
 - 3.i. the highest sales value of the existing Property Insured which has not incurred Damage at the same or interdependent location and
 - 3.ii. The installed cost of the technologically current Property Insured

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance

13. Obsolete Parts

In the event of spares currently insured hereunder and represented within the total sum insured under this Policy becoming obsolete following an indemnifiable loss to the Plant & Machinery, the same should form part of the claim subject to Insurer's retaining right of salvage over such obsolete parts.

14. Omission to Insure additions, alteration, or extensions.

The Insurance by this Policy extends to cover Buildings and/or Machinery, Plant and other Contents which the insured may erect or acquire or for which they may become responsible :-

- a) at the within described premises
- b) for use as factories



CIN : U66010DL1947GOI007158

कृपया अपनी पचाचार पोलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

मण्डलीय कार्यालय : (253200) देहरादून
4-बी, प्रथम तल, सचदेवा कॉलोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून-248001 (उत्तराखण्ड)
दूरभाष : 0135-2729721, 2729689, फैक्स : 0135-2729917 वेबसाइट : www.orientalinsurance.org.in देखें

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i. The Insured shall notify the Insurer of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.

ii. Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated.

iii. No liability shall attach to the insurers in respect of any Building, Machinery, Plant or other Contents while such property is otherwise insured.

15. 72 Hours Clause

Windstorm (Storm, Cyclone, Typhoon, Tempest, Hurricane and Tornado)

Insurers shall not be liable for any loss occurring before the effective date and time of the Policy nor for any loss commencing after the expiration date and time of this Policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the first windstorm damage occurs prior to the date and time of the expiration of this Policy.

Each loss by windstorm shall constitute a single claim hereunder; provided, if more than one windstorm shall occur within any period of seventy two (72) hours during the term of this Policy such windstorm shall be deemed to be a single windstorm within the meaning thereof.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hour periods shall overlap.

Flood

Insurers shall not be liable for any loss caused by flood occurring before the effective date and time of this policy nor for any loss commencing after the expiration date and time of this policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the first flood damage occurs prior to the date and time of the expiration of this Policy.

Each loss caused by flood and all losses caused by flood within a seventy-two (72) hours period shall be deemed to constitute a single loss.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hours periods shall overlap.

Earthquake

Insurers shall not be liable for any loss caused by an earthquake occurring before the effective date and time of this policy nor for any loss commencing after the expiration date and time of this policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the earthquake damage occurs prior to the date and time of the expiration of this Policy.

Any and all losses caused by earthquake shall constitute a single loss hereunder provided that more than one earthquake shock occurring within any seventy two (72) hour period



during the Period of Insurance of this Policy shall be deemed to be a single earthquake within the meaning thereof.

16. Nominated Surveyor and loss assessor Clause

Insurers agree that, in the event of an occurrence that is likely to give rise to a claim under this Policy, the Insured can appoint mutually agreed Surveyors and Loss Adjusters to act as per requirement of Sec. 64 UM of Insurance Act 1938 to conduct loss or damage surveys and adjustment of claims"

17. OEM Parts

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon that in the event of accidental physical loss or damage to the property hereby insured the Insured, at sole discretion, shall have the option to accept repair or replacement terms as offered by the Original Equipment Manufacturer (OEM) regardless of any other terms offered from other suppliers, manufacturers or fabricators. Provided always that the difference between the OEM quote and the lowest quote does not exceed 50% of the lowest quote and quotes are based on same technological specifications.

18. Designation of property Clause

For all purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

19. Reinstatement Value Clause

"Local Authority Clause

reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby."

20. Special Provisions

- i. The work of replacement or reinstatement (Which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the company may in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.
- ii. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.
- iii. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each



item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.

iv. This Memorandum shall be without force or effect if :

- the Insured fails to intimate to the Company within 6 months from the day of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.
- The Insured is unable to unwilling to replace or reinstate the property destroyed or damaged on the same or another site

21. Customer/Supplier Extension Clause - As per GIC Treaty wordings

4. Contingent Loss of Profit Extension

(Restricted to onshore customers/suppliers/public utilities)

Contingent Extension of Loss of Profit Section comprising of Customers and Suppliers, Prevention of Access and Public Utilities would be restricted to the following coverages:

- Prevention of access with maximum limit of 30 days (over & above the policy time excess) and with maximum radius of 5 kilometers from insured premises & only inland. Coverage under this section shall extend to include loss or reduction resulting from cessation, interruption, interference or inhabitation to the business as consequence of physical destruction of or damage to property belonging to the Insured or property within a radius of 5 Kms from the insured premises (inland only) which prevents or hinders the use of or access to the premises (excluding port blockage)
Any coverage wider than the above including Denial of Access is deemed to be excluded under the Treaty.
- Suppliers and/or customers and/or utilities extension upto first tier or direct suppliers/customers/public utilities.
- Premises of Named customers & suppliers for a maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) and not to exceed of INR 1000 crores any one loss/ aggregate. Coverage to be restricted to FLEXA perils for overseas customer/suppliers, whereas coverage to be restricted to FLEXA and AOG perils for Domestic customer/suppliers.
- Premises of Un-named customers & suppliers located in India, for a maximum limit of 10% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) and not to exceed INR 500 crores any one loss/ aggregate and coverage restricted to FLEXA perils only, no cover for unnamed suppliers/customers located overseas.
- Public utilities (Public electricity/gas/water supply) for a maximum limit of 17% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit). Coverage to be restricted to the terminal ends of the utilities.

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The limits specified above are in aggregate across all onshore customers/suppliers/public utilities respectively.

Assets like pipelines, transmission & distribution lines, cables, etc. extending beyond the suppliers and/ or customers and/ or utilities premises are excluded from coverage.

22. Additional increased Cost of Working Clause

It is hereby agreed and declared that notwithstanding anything contained herein to the contrary, this policy extends to cover costs and expenses necessarily and reasonably incurred during the indemnity period in consequence of the 'Damage' and not otherwise payable under Loss of Gross Profit Provision (increase in cost of working) for the purposes of maintaining the business, it being understood that if any such costs under Loss of Gross Profit provisions (Reduction in turnover and Increase in cost of working) are of a capital asset nature then account shall be taken of the residual value of such capital items so involved existing at the end of the maximum Indemnity Period

23. Return of premium/premium adjustment Clause

At the expiry of this policy the Insured shall declare the Actual Gross profit Earned during the policy period suitably adjusted to reflect the period of indemnity and in the event of this being less than the sum insured thereon a return of premium not exceeding 50% of the premium paid for the Policy period will be made in respect of the differences. If the Annual Gross Profit is more than the sum insured mentioned in the Policy, no additional premium would be payable.

If any damage shall have occurred, giving rise to a BI claim under this policy such premium adjustment shall be made in respect only of so much of the said difference as is not due to such damage.

24. Departmental Clause

If the business be conducted in departments, the independent trading results of which are ascertainable, the provision of Clauses (a) and (b) of item 1 shall apply separately to each department affected by the damage except that if the Sum Insured by the said item be less than the aggregate of the sum produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative Annual Turnover thereof, the amount payable shall be proportionately reduced.

25. Alternative Basis Clause

"It is agreed and declared that, whenever found necessary, the term OUTPUT may be substituted for the term TURNOVER and for the purposes of this policy OUTPUT shall mean the sale value of goods manufactured by the INSURED in the course of the business at the premises.

Provided that:

- 1) Only one such meaning shall be operative in connection with any one occurrence involving damage (as within defined)
- 2) If the meaning set out above be used, memo No. 1 shall be altered to read as follows:

दि ओरिएण्टल इन्श्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. 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

MEMO 1: If during the INDEMNITY PERIOD goods shall be manufactured other than at the premises for the benefit of the business either by the Insured or by others on the Insured's behalf, the sale value of the goods so manufactured shall be brought into account in arriving at the OUTPUT during the INDEMNITY PERIOD.

26. Auditors Fees Clause

The Insurance under this head is limited to the reasonable charges payable by the Insured to their Auditors for producing and certifying any particulars or details contained in the Insured's books of account or other business books or documents or such other proofs, information or evidence as may be required by the Company under the terms of this Policy. Any particulars or details contained in the Insured's books of account or other business books or documents which may be required by the Company under this Policy for the purpose of investigating or verifying any claim hereunder may be produced and certified by the Insured's Auditors, and their certificate shall be prima facie evidence of the particulars and details to which such certificates relate.



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