

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



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

FIRE INDUSTRIAL ALL RISK POLICY SCHEDULE

| | | | |
|----------------|--|----------------|---|
| Policy No | : 253200/11/2025/5 | Prev Policy No | : 253200/11/2024/13 |
| Cover Note No | : | Cover Note Dt | : |
| Insured's Name | : 129410143 -UTTARAKHAND JAL VIDYUT NIGAM (GSTN : 05AAACU6672R1ZN) | Issuing Office | : 253200 - DO DEHF (GSTN : 05AAACT06) |
| Address | : MOHAMMADPUR HYDRO PROJECT MOHAMMADPUR HARIDWAR HARIDWAR UK - 247670 | Address | : 4-B, 1st Floor, Sachdeva Colony (Opp-Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND-248001 |
| Tel/Fax/Email | : 0 / NA | Tele/Fax/Email | : 0135-2729715, 2729721/0135-2729917 |
| Dev. Officer | : | Broker | : LF0000000005 SALASAR SERVICES INSURANCE BROKERS PRIVATE LTD |

Period of Insurance : FROM 00:00 ON 01/04/2024 TO MIDNIGHT OF 31/03/2025

Collection No & Dt : CHQ 2226008387 - 28/03/2024 GST INVOICE NO : 052234519073 UIN : 0

Gross Premium : 11,69,929 GST : 2,10,588 Stamp Duty : 5 Total : 13,80,517

SECTION I : IAR - STANDARD FIRE AND SPECIAL PERILS SECTION

Location of the Risk : MOHAMMADPUR HYDRO POWER PLANT
HARIDWAR

Deductible :

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : 1

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

| Cover Wise Details | Sum Insured | Premium |
|--------------------|--------------|-------------|
| Fire Basic Cover | 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 |

Place: DEHRADUN

Date : 28/03/2024

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

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 पोलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

महिलाय कार्यालय : (253200) देहरादून

Divisional Office : (253200) Dehradun

Minist Bank Haridwar Road Dehradun, 248001 (U.K.)

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Attached to and forming part of policy number 253200/11/2025/5

SECTION III : IAR-BREAKDOWN SECTION

| Item Description | Identification 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 II : IAR-FLOP SECTION

Type of Industry CONTINUOUS INDUSTRY

Basis of Indemnity : OUTPUT BASIS

Indemnity Period 12 Months

Annual Gross Profit : 10,29,00,000

Total Sum Insured 10,29,00,000

Time Exclusion :

| Cover Wise Details | Sum Insured | Premium |
|--------------------|-------------|---------|
|--------------------|-------------|---------|

| | | |
|----------------------|--------------|-----------|
| Fire LOP-Basic Cover | 10,29,00,000 | 57,932.70 |
|----------------------|--------------|-----------|

SCHEDULE OF PREMIUM

| | |
|------------------|-------------|
| Fire Basic Cover | 2,09,250.00 |
|------------------|-------------|

| | |
|-----------------|-------------|
| ADD :STFI Cover | 1,72,050.00 |
|-----------------|-------------|

| | |
|------------------|-------------|
| ADD :Earth Quake | 1,16,250.00 |
|------------------|-------------|

| | |
|----------------------|-----------|
| Fire LOP-Basic Cover | 57,932.70 |
|----------------------|-----------|

| | |
|-----------------|-----------|
| Breakdown Cover | 40,016.88 |
|-----------------|-----------|

| | |
|--------------------|-------------|
| ADD :Add on covers | 5,74,429.42 |
|--------------------|-------------|

| | |
|---------------|--------------|
| TOTAL PREMIUM | 11,69,929.00 |
|---------------|--------------|

| | |
|-----------|-------------|
| ADD :CGST | 1,05,294.00 |
|-----------|-------------|

| | |
|-----------|-------------|
| ADD :SGST | 1,05,294.00 |
|-----------|-------------|

| | |
|------------|------|
| STAMP DUTY | 0.50 |
|------------|------|

| | |
|--------------|--------------|
| TOTAL AMOUNT | 13,80,517.00 |
|--------------|--------------|

Sum Insured In Words : Machinery Damage : Indian Rupees Forty-Six Crores Fifty Lakhs Only (This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees Only)

Business Interruption :

(I) FLOP Indian Rupees Ten Crores Twenty-Nine Lakhs Only

(II) MLOP Nil

Total Premium In Words : Indian Rupees Thirteen Lakhs Eighty Thousand Five Hundred Seventeen Only

Place: DEHRADUN

Date : 28/03/2024

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 Rupees

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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 (Building, Machinery & Accessories) |
| Involuntary betterment/Technological Improvement | 5,00,00,000 each and every loss |
| Claims preparations costs (including Foreign/Indian Experts visit expenses) | 5,00,00,000 each and every loss |
| Earthquake (Fire and Shock) + Tsunami | Equal to SI of MD cover of the policy |
| Storm Tempest Flood Inundation | Equal to SI of MD cover of the policy |
| Escalation Clause | 5% of BMA (Building, Machinery & Accessories) |
| Architects, Surveyors, Consulting Engg Fees in excess 3% of the claim amount | 5,00,00,000 each and every loss |
| Debris Removal in excess of 1 % of the claim amount including Foreign Debris | 5,00,00,000 each and every loss |
| Goods Held in Trust | Covered |
| Start up /Shutdown Expenses | 5,00,00,000 each and every loss |
| Minor works/Property in course of construction | 5,00,00,000 each and every loss |
| Loss Minimization Expenses / Fire fighting expenses / Protection And Preservation Of Property Clause, Inhibition Cost, Sue and Labour/ Fire Brigade Charges | 5,00,00,000 each and every loss |
| Obsolete Parts Clause | 5,00,00,000 each and every loss |
| OEM parts Clause | 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 Total SI and wordings are as per treaty Guidelines. |
| Expediting Expenses including Air Freight, Express Freight | 5,00,00,000 each and every loss |
| Named Off site Premises | 5,00,00,000 each and every loss |
| Waiver of Underinsurance Clause | Inbuilt under IAR policy Up to 15% |
| Automatic Capital Addition without additional premium | At any one location this cover shall not exceed 5% of the Sum insured on such property subject to maximum of Rs. 100 crores (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 |
| Additional Custom Duty | 5,00,00,000 each and every loss |
| Deliberate Damage | 5,00,00,000 each and every loss |
| Automatic Reinstatement without additional premium | 10% of claim amount |
| Temporary removal (other than stocks) clause | 5,00,00,000 each and every loss |
| 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 |
| Inadvertent Omission | 5,00,00,000 each and every loss |
| Smoke Damage | 5,00,00,000 each and every loss |
| Damages to Underground Services | 5,00,00,000 each and every loss |

Place: DEHRADUN

Date : 28/03/2024

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| | |
|--|-----------------------------------|
| Undamaged Foundation Clause | 5,00,00,000 each and every loss |
| Unrepaired Damage | 5,00,00,000 each and every loss |
| Newly Acquired Property | 5,00,00,000 each and every loss |
| Crane, Fire Brigade | 5,00,00,000 each and every loss |
| Destruction of Sound Property | 5,00,00,000 each and every loss |
| De watering expenses | 5,00,00,000 each and every loss |
| Rental for Alternative Hired Equipment | 5,00,00,000 each and every loss |
| Land Stabilization Cost | Inbuilt cover |
| Inland Transit within plant premises | Covered |
| Damage to leased buildings and equipment including parts of assets | Covered |
| Local disturbance clause | Covered |
| Demolition/Dismantling cost | 2,00,00,000 each and every loss |
| Interdependency clause | Covered for Chibro & Khodri Plant |

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 |
| Auditor's Fee | 5,00,00,000 each and every loss |
| Customer Extension | maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/Loss Limit) and not to exceed Rs 5 Crore any one loss/aggregate. |
| Supplier Extension | maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/Loss Limit) and not to exceed Rs 5 Crore any one loss/aggregate. |
| Prevention of Access | 28 Days / 5Kms |
| Additional Increased Cost of Working | 5,00,00,000 each and every loss |
| Failure of Public Utility Services | 17% of SI of LQP cover of the policy |
| Aggravation Clause | 5,00,00,000 each and every loss |
| Claim preparation cost | 5,00,00,000 each and every loss |
| Return of Premium | Covered |

Excess / deductible : The following minimum deductibles are applicable based on the per location sum insured of the policy (MD + BI sum insured combined)

For Non-AOG claims: 5% of the claim amount, subject to a minimum of INR 25 lakhs.

For AOG claims: 10% of the claim amount, subject to a minimum of INR 50 lakhs.

FLOP : 30 days SGP

Limit for glacier lake outburst Flood : INR 500 Crores AOA/Aggregate for all location put together for the policy period.

Place: DEHRADUN

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प्राधिकृत कार्यालय : ओरिएण्टल हाउस पो. बो. नं० 7037



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

1. Add-on Covers-Strictly as per erstwhile TAC tariff & Treaty guidelines
2. Extension of policy period is not allowed as per IRDA circular
3. Designation of Property Clause
4. Reinstatement Value Clause
5. Local Authority Clause
6. 72 Hours Clause
7. Overhaul/Maintenance/Shut Down
8. Departmental Clause
9. Turnover Basis Clause
10. Payment 'On Account' Clause
11. Nominated and Adjuster Clause
12. Endorsement - Earthquake (Fire And Shock) - Add On Cover
13. Primary and Non-contributory
14. Return of Premium Clause
15. Aggravation Clause
16. Undamaged Foundations Clause
17. Delay in Repairs
18. Margin Clause - 10%
19. RSMD
20. Properties under Consignment, Ware, Custody and Control

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 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 28TH DAY OF MARCH 2024

Entered By : ANAND MEHROTRA

Examined By : TAJENDRA SWAROOP

For and on behalf of
The Oriental Insurance Company Ltd

Place: DEHRADUN

Date : 28/03/2024

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