

दि ओरिएण्टल इन्श्योरेंस कम्पनी लिमिटेड



THE ORIENTAL INSURANCE COMPANY LIMITED

Signed: REKHA THAKUR MOHANTY  
Date: Fri, Sep 29, 2023 13:11:11 IST  
Location: NOIDA  
Reason: Signing Policy for OICL

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

ORIENTAL INSURANCE BHARAT GRIHA RAKSHA DWELLING POLICY  
SCHEDULE

Policy No : 272300/11/2024/222 Prev Policy No : 272300/11/2023/209  
Cover Note No : - Cover Note Dt :  
Insured's Name : 74117293 - DELHI CO-OPERATIVE HOUSING FINANCE CORP LTD (GSTIN: 07AAAAD0119Q1ZS) Issuing Office : 272300 - BO CONNAUGHT PLACE DELHI (GSTIN: 07AAACT0627R1Z1)  
Address : 3/6 SIRI FORT INSTITUTION AREA, AUGUST KRANTI MARG, NEW DELHI-49 DELHI DELHI 110049 Address : K-37, CONNAUGHT CIRCUS, NEW DELHI-1  
Tel /Fax /Email : / / 0 / NA Tel /Fax /Email : 01123418242 / 011-23413527 / 272300@orientalinsurance.co.in

## Agent/Broker Details

Dev.Off.Code : NA0000001533 DIRECT DO21 N.DELHI  
Agent/Broker :  
Address :  
Tel/Fax/Email : ///

Period of Insurance : FROM 00:00 ON 01/10/2023 TO MIDNIGHT OF 30/09/2024

Collection No & Dt : CHQ 2321008169 - 29/09/2023 GST INVOICE NO :0722468371 UIN :0  
Gross Premium : 3,76,467 GST : 67,764 Stamp Duty : .5 Total : 4,44,231

Co Insurance Details : None

## RISK DETAILS

1 Location of the Risk : 603 ,FLATS/HOUSES SITUATED AT DIFFERENT LOCATIONS DELHI & NCR AS PER LIST ATTACHED  
DELHI  
DELHI  
110049  
DELHI

Risk Description : Dwelling

Block Description : RESIDENCE

SMI Desc	Nature of Stock	Sum Insured
Building(603+14-20 ,FLATS/HOUSES SITUATED AT DIFFERENT LOCATIONS DELHI & NCR AS PER LIST ATTACHED)		170,85,50,040

Place : NEW DELHI

Date : 29/09/2023



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(भारत सरकार का उपकरण)  
Annexed to and forming part of policy number 272300/11/2024/222

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Cover Wise Details : Cover Name	Sum Insured	Premium
Fire Basic Cover	1,70,85,50,040	95,679.00
Terrorism Cover	1,70,85,50,040	1,36,684.00
Earth Quake Cover	1,70,85,50,040	85,428.00
STFI Cover	1,70,85,50,040	1,28,141.00
Experience based (ICR) 0% to 50%		23,920.00
Maintained and good condition of Insured building		9,568.00
Experience based (ICR) 75% to 90%		4,784.00
Experience based (ICR) 0% to 50%		32,035.00

**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	3,76,467
STAMP DUTY	.5
ADD:SGST	33,882
ADD:CGST	33,882
TOTAL AMOUNT	4,44,231

Total Sum Insured In Words : Indian Rupees One Hundred Seventy Crores Eighty-Five Lakhs Fifty Thousand Forty Only  
Total Premium In Words : Indian Rupees Four Lakhs Forty-Four Thousand Two Hundred Thirty-One 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. IT IS WARRANTED THAT THERE IS NIL CLAIM HISTORY FOR THE CLIENT SINCE 07/12/2021 TILL DATE
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,
7. 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.
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.

Place : NEW DELHI

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Continued to and forming part of policy number 272300/11/2024/222

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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

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 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 NEW DELHI on 29TH DAY OF SEPTEMBER 2023

Entered By : ROHTAS KUMAR

Examined By : MOHIT GUPTA

Policy Printed By : 240745

IP :

Policy Printed On : 29-SEP-23 13:11:36

MAC :



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](http://www.orientalinsurance.org.in)  
and through other digital platforms including Whatsapp (send 'Hi' to 9560711200).

Place : NEW DELHI

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