This Document is Digitally Signed
Signer: DS THE ORIENTAL INSURANCE COMPANY LIMITED, OU
Date: Mon, Oct 12, 2026 14:31:27 IST
Reason: Signing Policy for OICL

The Oriental Insurance Company Limited

ORIENTAL INSURANCE BHARAT GRIHA RAKSHA DWELLING POLICY SCHEDULE

Policy No	: **272300/11/2027/337**	**Prev Policy No**	: **272300/11/2026/413**
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 74117293 - DELHI CO-OPERATIVE HOUSING FINANCE CORP LTD (GSTIN:)	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 NEW DELHI DELHI 110001
Tel /Fax /Email	: / / 0 / NAA	Tel /Fax /Email	: 01123418242;9892124801 / 011-23413527 / 272300@orientalinsurance.co.in;dhiraj.nair@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 01/10/2026 TO MIDNIGHT OF 30/09/2027**

Collection No & Dt : DC_I_IND 2321047832 - 30/09/2026 GST INVOICE NO :0725683608 UIN :0

Gross Premium : 2,54,184 GST : 45,754 Stamp Duty : .5 Total : 2,99,938

Co Insurance Details : None

RISK DETAILS

1 Location of the Risk : 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(504,FLATS/HOUSES SITUATED AT DIFFERENT LOCATIONS DELHI & NCR AS PER LIST ATTACHED)		124,44,77,485

Place . NEW DELHI
Date : 30/09/2026

IRDA-REGNO-556

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Attached to and forming part of policy number 272300/11/2027/337

Cover Wise Details : Cover Name	Sum Insured	Premium
Fire Basic Cover	1,24,44,77,485	69,691.00
Terrorism Cover	1,24,44,77,485	87,113.00
Earth Quake Cover	1,24,44,77,485	62,224.00
STFI Cover	1,24,44,77,485	93,336.00
Timely Maintenance and up keeping of the insured building structure		17,423.00
Experience based (ICR) 0% to 50%		17,423.00
Experience based (ICR) 0% to 50%		23,334.00

SCHEDULE OF PREMIUM

TOTAL PREMIUM	2,54,184
STAMP DUTY	.5
ADD:SGST	22,877
ADD:CGST	22,877
TOTAL AMOUNT	2,99,938

Total Sum Insured In Words : Indian Rupees One Hundred Twenty-Four Crores Forty-Four Lakhs Seventy-Seven Thousand Four Hundred Eighty-Five Only

Total Premium In Words : Indian Rupees Two Lakhs Ninety-Nine Thousand Nine Hundred Thirty-Eight 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.
11. Exclusions:9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any

Place : NEW DELHI
Date : 30/09/2026

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Attached to and forming part of policy number 272300/11/2027/337

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 ommission, 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 operaing 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 30TH DAY OF SEPTEMBER 2026

Entered By : Dhiraj B.Nair

Examined By : MS. INDU ABHA KUJUR

Policy Printed By : 942197 IP :

Policy Printed On : 12-OCT-26 14:31:26 MAC

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 : NEW DELHI
Date : 30/09/2026

IRDA-REGNO-556