



The Oriental Insurance Company Limited

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 141700/11/2026/430	Prev Policy No	: 141700/11/2025/397
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 32434862 - M/S. STYLE SELECTION (GSTIN: 24ACCFS7968R1Z4)	Issuing Office	: 141700 - BO MANINAGAR AHMEDABAD (GSTIN: 24AAACT0627R2Z4)
Address	: 428-429-430, SHIRIRAM CLOTH MKT,4TH FLR, CROSS LANE RD, OPP. RLY STN, A;BAD	Address	: 3rd Floor, H J House Nr. Rambaug Police Station, Maninagar Ahmedabad - 380008 Ph.25452381/82 - Fax: 079-25452384 GUJARAT 380008
AHMEDABAD GUJARAT 380001			
Tel /Fax /Email	: 0 / / 0 / NA	Tel /Fax /Email	: 079 / 079 25452384 / 141700@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code : NA0000005526 Mr D H VADHER
Agent/Broker : BA0000121642 CHINTAN INDRAVADAN PATEL
Address : 6/54 AVANI APPT,PRAGATINAGAR,NARANPURA,AHMEDABAD,GUJARAT,380013
Tel/Fax/Email : 07927470173//cschintan.mba@gmail.com

Period of Insurance : FROM 00:00 ON 01/10/2025 TO MIDNIGHT OF 30/09/2026

Collection No & Dt	: CHQ 3065012808 - 23/09/2025	GST INVOICE NO	: 2424372898	UIN	: 0
Gross Premium	: 3,872	GST	: 696	Stamp Duty	: .5
				Total	: 4,568

Co Insurance Details : None

RISK DETAILS

1 Location of the Risk : 428-429-430, SHIRIRAM CLOTH MKT,4TH FLR, CROSS LANE RD, OPP. RLY STN, A;BAD

GUJARAT
 AHMEDABAD
 380001
 AHMADABAD

Risk Description : Material stored in Godown and Silos - Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein
 Sum Insured : 17,50,000

1 SMI Desc	Nature of Stock	Sum Insured
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Stock - CLOTHES AND / OR SUCH OTHER NON HAZ GOODS	12,70,000
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Place :

Date : 23/09/2025



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 141700/11/2026/430

Furniture, Fixtures & Fittings (FREEZ, COMPUTER & OTHERS CONTENT)	4,80,000
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SCHEDULE OF PREMIUM

TOTAL PREMIUM	3,872
STAMP DUTY	.5
ADD: SGST	348
ADD: CGST	348
TOTAL AMOUNT	4,568

Total Sum Insured In Words : Indian Rupees Seventeen Lakhs Fifty Thousand Only

Total Premium In Words : Indian Rupees Four Thousand Five Hundred Sixty-Eight Only

Excess:

Excess of 5000 for each and every claim
Terrorism excess as per the clause attached.

DEDUCTIBLE:

Fire Excess ; Excess of ? 5,000 (Rupees Five Thousand) for each claim

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

- 1 . Exclusions:12. Costs, fees or expenses for preparing any claim.
- 2 . Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- 3 . Coverages:Bush fire, Forest fire,Jungle fire.Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
- 4 . Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
- 5 . Exclusions:We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:
- 6 . 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
- 7 . Terrorism Damage Cover Endorsement
- 8 . Terrorism Cancellation Clause
- 9 . Terrorism Additional Exclusions
- 10 . Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority.
- 11 . Endorsement - Earthquake (Fire And Shock) - Add On Cover
- 12 . 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.
- 13 . 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
- 14 . 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
- 15 . 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.

Place :

Date : 23/09/2025



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16. Exclusions:3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from Bharat Grah Suraksha 24 any nuclear waste from combustion of nuclear fuel, or the radioactive,
17. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
18. 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.
19. 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

Financier's Names are as stated herein:

SI No	Bank Name/Financier	Bank Branch and Address

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 on 23RD DAY OF SEPTEMBER 2025

Entered By : S U Kuhikar

Examined By : NEETI SINGH

The Oriental Insurance Company Limited

Policy Printed By : PRTL

IP :

Digitally Signed

Policy Printed On : 09-OCT-25 17:18:19

MAC :

By

Authorised Signatory

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 :

Date : 23/09/2025



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