BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd.

Regd. Office:Bajaj Allianz House, Airport Road, Yerwada, Pune 411006 (India)

Transcript of Proposal for Standard Fire And Special Perils Policy (UIN) : IRDAN113RP0012V01200102

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003

Dear Sir/Madam GUPTA POWER INFRASTRUCTURE LIMITED

We wish to inform you that the contract under policy number OG-25-2403-4008-00000003 has been finalized based on the information and declaration given by you, the transcript whereof is mentioned below. You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from the date of your receipt of this document; failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that as the contents and declarations contained in this transcript are the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium. The details provided by you are as mentioned below:

A. Proposers Details:

Name: GUPTA POWER INFRASTRUCTURE LIMITED

Address: LAXMI SAGAR,BHUBANESWAR
BHUBANESWAR-751006
ODISHA

Mobile Number: 7605009053

Email ID: cb7026@canarabank.com

B. Risk details:

Risk Location No.	Risk location Address	Risk Type	Occupancy	Construction* Pucca/Kutcha	Is STFI/RSMD excluded?	No of Storeys	Age of Building	Floor where the risk is situated
1	Gridco Colony, Bhoinagar, Bhubaneswar, BHOINAGAR, KHORDA, ODISHA, 751022	Storage	Storage of Category I hazaardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein.	PUCCA	No/No			, Ground Floor

*Buildings having walls and / or roofs of wooden planks/ thatched leaves and/ or grass/ hay of any kind / bamboo / plastic cloth / asphalt cloth/canvas/ tarpaulin and the like are treated as Kutcha construction

C. Sum Insured Details

Risk Location	Super Structure Building	Plinth and Foundation	Contents	Furniture,Fitting and Fixtures	Plant and Machinery	Electrical Installations	Stocks	Stock in process	Total sum insured
1	0.00	0.00	0.00	0.00	0.00	0.00	1,17,87,08,510.00	0.00	1,17,87,08,510.00

D. Coverage & Other Details:

1. Period of Insurance: From: 29-MAY-2024 05:22 PM To : 28-MAY-2025 Midnight
2. Is this Hypothecated to a Bank and if so Name of the Pledgee: Yes

Location 1	CANARA BANK - Large Corporate Branch Bhubaneswar, HDFC BANK LTD -Bhubaneswar, INDIAN BANK- Bhubaneswar, UCO BANK- Bhubaneswar, UNION BANK OF INDIA - NAYAPALLI BRANCH,BHUBANESWAR, IDBI BANK LTD- JAGAMARA BRANCH, BHUBANESWAR, PUNJAB NATIONAL BANK - Bhubaneswar, EXPORT IMPORT BANK OF INDIA - FLOOR 21,CENTER ONE BUILDING,WORLD TRADE CENTRE COMPLEX,CUFFE PARADE,MUMBAI, BANK OF INDIA - JAYADEV VIHAR,STAR HOUSE,1/1 D, JAYADEV VIHAR,,BHUBANESHWAR ORISSA, BHUBANESWAR -751001, BANK OF BARODA - BHUBANESHWAR BRANCH,91/92,BAPUJI NAGAR, BANK OF MAHARASHTRA -Bhubaneswar, KARNATAKA BANK- Bhubaneswar

3. Are there any Claims/Losses in the last three years : No
4. Deductibles:

Transcript of Proposal for Standard Fire And Special Perils Policy (UIN) : IRDAN113RP0012V01200102

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Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003

Standard Fire and Special Perils Policy (except dwellings with individual owners).
Policies having Sum Inured up to INR 10 cr per location - 5% of claim amount subject to a minimum of Rs 10,000/-
Policies having Sum Insured above INR 10 cr per location up to INR 100 cr per location - 5% of claim amount subject to a minimum of INR 25,000
Policies having Sum Insured above INR 100 cr and up to INR 1500 cr per location - 5% of claim amount subject to a minimum of INR 5,00,000
Policies having Sum Insured above INR 1500 cr and up to INR 2500 cr per location - 5% of claim amount subject to a minimum of INR 25,00,000
This excess supersedes the General Exclusion 1 of policy wordings shall apply per event per insured.
This deductible shall be superseded by Higher Excess (if applied) for any specific location.

5. Higher excess (If any) : Yes

Location 1	10 % of claim amount subject to a minimum of Rs 2500000 for all Perils.

6. Whether you have insured the same property with any other insurance company with identical coverage:
7. Whether Insurance cover was declined by any other company or imposed any special conditions:
8. Fire Extinguishing Appliances installed in the premises:
9. Basis of Insurance:

Location 1	Market value

10. Add on Cover(s) opted :

Location 1	Earthquake

11. Total Premium (excluding Goods and Service Tax (GST)) : 20,10,995/-

To Support Go Green initiative,send policy copy link on registered mobile number/email id:

I/We hereby give voluntary consent to BAGIC/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information:Yes

The detailed list of exclusions, Standard Terms and Conditions of the Company, were fully explained to you and for full details thereof please refer to the Standard Policy wordings of the Company The contents of the proposal [transcript of proposal of you is this document] and connected documents have been fully explained to you and you have fully understood the significance of the proposed contract basis which you have confirmed for policy issuance.

You declare that the statements and particulars given in this transcript are complete, true and accurate to the best of your personal knowledge and belief. In case of disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our toll free number & register your objections/changes/disagreement to the contents of this transcript or Policy Schedule/Clauses mentioned in Policy Schedule or you may also send us email or written correspondence at the following details within a period of 15 days from the date of your receipt of this transcript along with the Policy:

DECLARATION:

If additions or alterations are carried out in the risk proposed after the submission of this transcript form, then the same would be conveyed by me/us to the Company immediately.

I authorize the Company to share information pertaining to my proposal for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority, reinsurers, group companies, auditors/legal counsel, service providers etc.

I agree that the Standard Terms and Conditions sent to me for the Policy taken by me for the first time shall be applicable to the renewal Policy and the Company need not sent the Standard Terms and Conditions at the time of renewal and if I/we require the same I/We will seek the same from the Company.

Toll free Number : 1800-102-5858,1800-209-5858
Email address : Bagichelp@bajajallianz.co.in
Website : www.bajajallianz.com

Transcript of Proposal for Standard Fire And Special Perils Policy (UIN) : IRDAN113RP0012V01200102

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Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003

Contact our policy servicing branch at: Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498

INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE LIABLE FOR A PENALTY WHICH MAY EXTEND TO TEN LAKH RUPEES.

Welcome to Bajaj Allianz Family

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Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	Policy Number	OG-25-2403-4008-00000003

GUPTA POWER INFRASTRUCTURE LIMITED
LAXMI SAGAR,BHUBANESWAR
BHUBANESWAR-751006
ODISHA
Mobile No : 7605009053
Customer ID : 437425325

Dear Customer,

Thank you for choosing Bajaj Allianz General Insurer as your preferred insurer. Bajaj Allianz General Insurance Company Limited, a consistently profitable insurer enjoys a reputation of expertise, stability and strength. We are a customer focused market leader present in over 200 locations across India. As an organization we strive to understand the risk management needs of our consumers and translate it into affordable products and services of global quality that deliver value for money. Bajaj Allianz has an ISO Certified claims, Operations and Services processes and has received iAAA rating for the last three consecutive years from ICRA Limited, an associate of Moody's Investors Service, for claims paying ability. The rating indicates highest claims paying ability and a fundamentally strong position in the industry.

We request you to kindly go through the contents of the policy schedule and the terms and conditions. In case of any clarification or disagreement, please write to us at **Bagichelp@bajajallianz.co.in within fifteen days** of receipt of this policy.

We assure you the best of our services and look forward to a continual patronage and association with you.

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

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STANDARD FIRE AND SPECIAL PERILS POLICY SCHEDULE

UIN. IRDAN113RP0012V01200102

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Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003
INSURED DETAILS		**POLICY DETAILS**	
Insured Address	LAXMI SAGAR,BHUBANESWAR BHUBANESWAR-751006 ODISHA	**Policy Issued on**	30-MAY-2024 05:23:09 PM
		Period of Insurance	From: 29-MAY-2024 05:22 PM To : 28-MAY-2025 Midnight
		Endorsement	OG-25-2403-4008-00000003-EN02 End Dt.19-JUN-24 Wef.29-MAY-24
Customer ID	**437425325**	**Policy Status**	Issued
GSTIN / UIN	21AAACG9210B1ZG		
Place Of Supply/State Code/Name	21 - Odisha		
Company GST No :	21AABCB5730G1Z9	**Invoice No :**	423760864/1
Company PAN :	AABCB5730G		

Sum Insured and Premium (all the figures are in INR):

Risk Location	Sum Insured (only Fire) (INR)	Fire Premium (INR)	Terrorism Premium (INR)	Total Premium (INR)
Location 1	1,17,87,08,510.00	20,10,994.88	0.00	20,10,994.88

Gross Premium Rupees Twenty Three Lakh Seventy Two Thousand Nine Hundred Seventy Five Only .	Total Fire Premium	20,10,995/-
	Total Terrorism Premium	0/-
	Total Premium (Before GST)	20,10,995/-
	State GST (9%)	1,80,990/-
	Central GST (9%)	1,80,990/-
	Gross Premium	**23,72,975/-**

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Risk covered	Standard Fire & Special Perils and Add on as detailed under Annexure
Add on Cover	Location wise various Add on Covers as listed in Annexure
Exclusions	As per Standard Fire and Special Perils Policy Wordings attached
Hypothecation	Location wise various Financial Institutes as listed in Annexure
Clauses & Warranties	Location wise various Clauses & Warranties as listed in Annexure Communicable Disease Exclusion Clause
Special conditions	Location wise various Special Conditions, If any as listed in Annexure
Standard Excess	Standard Fire and Special Perils Policy (except dwellings with individual owners). Policies having Sum Inured up to INR 10 cr per location - 5% of claim amount subject to a minimum of Rs 10,000/- Policies having Sum Insured above INR 10 cr per location up to INR 100 cr per location - 5% of claim amount subject to a minimum of INR 25,000 Policies having Sum Insured above INR 100 cr and up to INR 1500 cr per location - 5% of claim amount subject to a minimum of INR 5,00,000 Policies having Sum Insured above INR 1500 cr and up to INR 2500 cr per location - 5% of claim amount subject to a minimum of INR 25,00,000 This excess supersedes the General Exclusion 1 of policy wordings shall apply per event per insured.
Higher Excess	Location wise various Higher Excess, If any as listed in Annexure
Co-insurance Details	Own Share: 100%
Bank Emp. Code	

This policy schedule should be read together with Annexures attached hereto.

Premium Details	Receipt Number: 2403-00004531-T Date: 30-MAY-24 Premium Payer ID: 437425325 Float: CF ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.
Financial Institution Ref. No.	**NA**
Agency Code & Name	**41554001, DIRECT-PSU1CNR**

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STANDARD FIRE AND SPECIAL PERILS POLICY SCHEDULE UIN. IRDAN113RP0012V01200102

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Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003
Contact No.	**09071386931, 09071386931**	**E-Mail**	**ARUN.HM@BAJAJALLIANZ.CO.IN**

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

QR Code

Stamp Duty
Rs. 0.50/-

Authorized Signatory (This is system generated document and need not be countersigned.)

Consolidated Stamp Duty of Rs. 0.50/- paid for insurance policy stamps vide Order No. CSD/17/2023/4571 dated 10-NOV-23 of General Stamp Office, Mumbai, India.

Principal Location : Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498 | Services Accounting Code : 997137 - Other property insurance services. No reverse charge is payable on these services.

Schedule (2) | Printed on : 19-Jun-2024 04:28:43 | Sudhanshu Subudhi | WEB | 551400004946

Caringly yours

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

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STANDARD FIRE AND SPECIAL PERILS POLICY ANNEXURE I UIN. IRDAN113RP0012V01200102

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	Policy Number	OG-25-2403-4008-00000003

Risk Location 1

Occupancy	Storage of Category I hazaardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein.	Risk Type | Section	Storage | VI
Address	Gridco Colony, Bhoinagar, Bhubaneswar, BHOINAGAR, KHORDA, ODISHA, 751022	Construction	PUCCA
		Exclude STFI/RSMD	No/No

Items wise covers :

Item	Item Description	Sum Insured (INR)
Super Structure Building		0.00
Plinth and Foundation		0.00
Contents		0.00
Furniture, Fitting and Fixtures		0.00
Plant and Machinery		0.00
Electrical Installations		0.00
Stocks	ON STOCK OF ALL KIND OF ELECTRICAL EQUIPMENTS AND OTHER RELATED ITEMS(AT VARIOUS LOCATIONS)	1,17,87,08,510.00
Stock in Process		0.00
Total Sum Insured (INR)		**1,17,87,08,510.00**

Add-on Covers Details (Location Level):

Sr. No	Addon Cover Description	UIN	Sum Insured (INR)
1	Earthquake		1,17,87,08,510.00

This policy covers the respective rights and interests of following banks/financial institutions:-

Sr. No.	Financial Institute Name
1	CANARA BANK - Large Corporate Branch Bhubaneswar
2	HDFC BANK LTD -Bhubaneswar
3	INDIAN BANK- Bhubaneswar
4	UCO BANK- Bhubaneswar
5	UNION BANK OF INDIA - NAYAPALLI BRANCH,BHUBANESWAR
6	IDBI BANK LTD- JAGAMARA BRANCH, BHUBANESWAR
7	PUNJAB NATIONAL BANK - Bhubaneswar
8	EXPORT IMPORT BANK OF INDIA - FLOOR 21,CENTER ONE BUILDING,WORLD TRADE CENTRE COMPLEX,CUFFE PARADE,MUMBAI
9	BANK OF INDIA - JAYADEV VIHAR,STAR HOUSE,1/1 D, JAYADEV VIHAR,,BHUBANESHWAR ORISSA, BHUBANESWAR -751001
10	BANK OF BARODA - BHUBANESHWAR BRANCH,91/92,BAPUJI NAGAR
11	BANK OF MAHARASHTRA -Bhubaneswar
12	KARNATAKA BANK- Bhubaneswar

Coverage's, Exclusions, Terms & Conditions:

Special Conditions	Warranted storage in pucca A class construction godowns Warranted No storage in Open Warranted that the maximum Sum Insured at any 1 location shall not exceed Rs 5 crores Excess:10% of the claim amount subject to a minimum of Rs 25 lakhs per claim
Clauses	1 Market Value Clause
	2 Terrorism damage exclusion warranty (applicable for all policies)
	3 Designation of Property Clause
	4 Agreed Bank Clause
	5 Voluntary Deductible Clause
	6 Local Authorities Clause
	7 Sanction Limitation and exclusion clause

STANDARD FIRE AND SPECIAL PERILS POLICY ANNEXURE I UIN. IRDAN113RP0012V01200102

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Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003
Warranties	1 FEA Warranty		
	2 Basement Warranty		
	3 Open Stock Warranty		
	4 Mid term Inclusion Warranty		
	5 Closed Storage - Cat I goods		
	6 Construction (Applicable Other THAN FOR OPEN STORAGE) Warranty		
	7 Dedicated Premises Warranty		
Higher Excess	10 % of claim amount subject to a minimum of Rs 2500000 for all Perils. This excess replaces the excess mentioned in the "Deductibles" for the said perils		

BAJAJ Allianz
Caringly yours

40560262

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

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STANDARD FIRE AND SPECIAL PERILS POLICY ENDORSEMENT UIN. IRDAN113RP0012V01200102

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003

ENDORSEMENT DETAILS

Endorsement No.	Effective date	Issue Date	Endorsement Title
OG-25-2403-4008-00000003-EN02	29-MAY-24	19-JUN-24	Change of Hypothecation

Endorsement Wordings: Notwithstanding anything contained herein to the contrary of the within mentioned policy schedule, at the request of Insured it is hereby agreed and declared that the hypothecation Bank / Financial Institution name stands changed from AXIS BANK to BANK OF MAHARASHTRA - Bhubaneswar_ under the above mentioned policy and not as mentioned in the policy schedule. The policy is subjected to Agreed Bank Clause, attached hereto. All other terms, conditions, coverages, warranties and exclusions of the policy remain unaltered.

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

Schedule (2) | Printed on : 19-Jun-2024 04:28:43|Sudhanshu Subudhi|WEB|551400004946

STANDARD FIRE AND SPECIAL PERILS POLICY ANNEXURE II UIN. IRDAN113RP0012V01200102

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	Policy Number	OG-25-2403-4008-00000003

ADDON COVER

Earthquake :

CLAUSE

Market Value Clause : Market Value means replacement value of insured property or item as New at the time of Damage or Loss less due allowance for betterment, obsolescence, wear and tear and/or depreciation on the date of loss excluding the cost of land.

Terrorism damage exclusion warranty (applicable for all policies) : Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Designation of Property Clause : For the 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.

Agreed Bank Clause : "`It is hereby declared and agreed:- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties. ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder. v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place andvi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgages, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

Voluntary Deductible Clause : "It is hereby declared and agreed that the insured having opted a voluntary deductible of Rs._____ out of net amount of each and every admissible claim under the fire policy(ies) covering the said premises, the company has allowed a discount of ____% on the final premium payable for the policies and Add on Covers.It is further agreed that the above voluntary deductible opted shall be in addition to compulsory exclusion stipulated under "General exclusions" attached to the policy(ies) and/or for add-on covers."

Local Authorities Clause : Reinstatement Value Policy may be extended to cover additional cost of reinstatement solely by reason of the necessity to comply with the regulations of local authority by incorporating the following clause in the policy."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 Bye-laws of any Municipal or Local authority provided that1) The amount recoverable under this extension shall not include : a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws,i) in respect of destruction or damage occurring prior to the granting of this extension,ii) in respect of destruction or damage not insured by the policy,iii) under which notice has been served upon the insured prior to the happening of the destruction of damage,iv) in respect of undamaged property or undamaged portions 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,b) 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 Bye-laws not arisen,c) 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 Bye-laws.2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction 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 inclusion of this clause in this policy.

Sanction Limitation and exclusion clause : No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision or such benefit would expose that (re) insurer to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	GUPTA POWER INFRASTRUCTURE LIMITED	**Policy Number**	OG-25-2403-4008-00000003

[Communicable Disease Exclusion Clause :] i. Notwithstanding any provision, clause or term of this policy to the contrary, this policy excludes any loss, cost, damage, liability, claim, fines,penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): a) a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and b) a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. ii. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where: a) the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and b) the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and c) the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and d) the disease, substance or agent is such: d.I. that causes or threatens damage or can cause or threaten damage to human health or human welfare, or d.II. that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof. iii. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to: a) any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or b) change in consumer behaviour, or c) an absence of infected employees or employees suspected of being infected shall not be covered by this policy. iv. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this policy that is affected by such Communicable Disease. v. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause]. vi. If the Insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Contract the burden of proving the contrary shall rest in the Insured.

WARRANTY

FEA Warranty : Warranted that any claim under the policy shall be admissible only if:
a) All Fire Extinguishing Appliances (available at the time of policy inception) shall be installed throughout the premises at accessible locations and to be maintained in efficient working condition through the policy period)

b) Hydrant system / smoke detectors / Heat detectors / Fire alarms / sprinklers if available at the time of commencement of risk or agreed to be installed before acceptance of risk shall be maintained in efficient working condition. It is also warranted that a team of trained employees shall remain available inside the plant premises during the working hours of plant

Basement Warranty : It is hereby agreed and understood that policy shall not cover any loss or damage to stocks/contents stored in the basement.

Open Stock Warranty : It is hereby warranted that this policy covers stock stored in closed godowns only and stock stored in open shall remain out of the scope of the policy.

Mid term Inclusion Warranty : It is hereby agreed and understood that the Company reserves the right to inspect new location(s) proposed for mid-term inclusion and may impose higher fire / STFI deductibles if required based on risk exposure.

Closed Storage - Cat I goods : Warranted that the items falling under Category II or III described below are not stored exceeding 5% of the total stock value : Category II goods like Pyrotechnic materials, Flammable liquids having flash points above 32 deg C upto 65 deg C, Moderate Oxidising Agents and Oxygen, Materials which evolve combustible gases in contact with water and Wastes of Category I materials Category III goods like Explosives, Materials which are self ignitable, Flammable liquids having flash points upto 32 deg C, Strong oxidising agents, Combustible gases and Wastes of category II & III materials. Also warranted that Coir waste, Coir Fibre, Caddies are not stored therein.

Construction (Applicable Other THAN FOR OPEN STORAGE) Warranty : Warranted that the building covered under the policy/ in which the contents covered under this policy is present is not kutcha construction as described below. Kutcha construction: Building (s) having walls and / or roofs of wooden planks / thatched leaves and / or grass/ hay of any kind / bamboo/ plastic cloth/ asphalt cloth/ canvas/ tarpaulin and the like.

Dedicated Premises Warranty : It is hereby agreed and understood that any claim on stocks covered by this insurance shall be admissible only when the premises is exclusively used by the insured for storing their goods (including stocks held in trust or on commission, if mentioned specifically) and stocks of other parties shall not be stored therein

Bajaj Allianz General Insurance Company Limited
Bajaj Allianz House, 1st Floor Airport Road, Yerawada Pune 411006,
Reg. no. 113 CIN: U66010PN2000PLC015329
UIN: IRDAN113RP0012V01200102

Policy Issuing Office:Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498

STANDARD FIRE AND SPECIAL PERILS POLICY

Policy Wordings

IN CONSIDERATION OF the Insured named in the Schedule hereto having paid to the BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED (hereinafter called the Company) the full premium mentioned in the said schedule, THE COMPANY AGREES, (Subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property insured described in the said Schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of the policy, the Company shall pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof:

I. FIRE
Excluding destruction or damage caused to the property insured by
a. i) Its own fermentation, natural heating or spontaneous combustion.
ii) Its undergoing any heating or drying process.
b. Burning of property insured by order of any Public Authority.

II. LIGHTNING

III. EXPLOSION/ IMPLOSION
Excluding loss, destruction of or damage
a. To boilers (other than domestic boilers), economizers or other vessels, machinery (in which steam is generated) or their contents resulting from their own explosion/ implosion,
b. caused by centrifugal forces.

IV. AIRCRAFT DAMAGE
Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

V. RIOT, STRIKE, MALICIOUS DAMAGE
Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by
a. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
b. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
c. Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
d. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act. If the company alleges that this loss / damage is not caused by any malicious act, the burden of proving to the contrary shall be upon the insured.

VI. STORM, CYCLONE, TYPHOON, TEMPEST,HURRICANE, TORNADO, FLOOD AND INUNDATION
Loss destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, flood and inundation excluding those resulting from earthquake, volcanic eruption or other convulsions of nature.

VII. IMPACT DAMAGE
Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by:
a. The Insured or any occupier of the premises or
b. Their employees while acting in the course of their employment.

VIII. SUBSIDENCE AND LANDSLIDE INCLUDING ROCK SLIDE
Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:

a. The normal cracking, settlement or bedding down of new structures
b. The settlement or movement of made up ground
c. Coastal or river erosion
d. Defective design or workmanship or use of defective materials
e. Demolition, construction, structural alterations or repair of any property or groundworks or excavations.

IX. BURSTING AND/ OR OVERFLOWING OF WATER TANKS, APPARATUS AND PIPES

X. MISSILE TESTING OPERATIONS

XI. LEAKAGE FROM AUTOMATIC SPRINKLER INSTALLATIONS

Excluding loss, destruction or damage caused by

a. Repairs or alterations to the buildings or premises
b. Repairs, Removal or Extension of the Sprinkler Installation
c. Defects in construction known to the Insured.

XII. BUSH FIRE

Excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefor by memorandum here on or attached hereto signed by or on behalf of the Company.

(A) GENERAL EXCLUSIONS

1. This Policy does not cover (not applicable to policies covering dwellings)
   a. The first 5% of each and every claim subject to a minimum of Rs. 10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy.
   b. The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the insured is indemnified by this policy.

   The excess shall apply per event per insured.
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property insured by
   a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
   b. The radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding
   a. Pollution or contamination which itself results from a peril hereby insured against.
   b. Any peril hereby insured against which itself results from pollution or contamination
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-,
6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lighting included) provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fittings which may be destroyed or damaged by fire to set up.goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the policy.
8. Expenses necessarily incurred on
   i. Architects, Surveyors and Consulting Engineer's Fees and
   ii. Debris Removal by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

10. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operations caused by the operation of any of the perils covered.
11. Loss by theft during or after the occurrence of any insured peril except as provided under riot, strike, malicious and terrorism damage cover.
12. Any loss or damage occasioned by or through or in consequence directly or indirectly by earthquake, volcanic eruption or other convulsions of nature.
13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipments temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding a period of 60 days.

(B) GENERAL CONDITIONS

1. THIS POLICY shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.
2. All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.
   PROVIDED such a fall or displacement is not caused by insured perils, loss or damage which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this policy. Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.
3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company:-
   a. If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
   b. If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days (not applicable for Dwellings)
   c. If the interest in the property passes from the insured otherwise than by will or operation of law.
4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
5. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. Under normal circumstances, the Policy will not be cancelled except for reasons of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the Insured
6.
   I. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company
      a. A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
      b. Particulars of all other insurances, if any The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters

connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with

c. In cases where a surveyor has to be appointed for assessing a loss/claim, it shall do so immediately, in any case within 72 hours of the receipt of intimation of loss from the insured. The Company / surveyor shall within 7 days of the claim intimation, inform the insured / claimant of the essential documents and other requirements that the claimant should submit in support of the claim.

d. The surveyor shall submit his final report to the Company within 30 days of his appointment. In case of claims made in respect of commercial and large risks the surveyor shall submit the final report to the Company within 90 days of his appointment.

e. On receipt of all required information/ documents that are relevant and necessary for the claim, the Company shall, within a period of 30 days offer a settlement of the claim to the insured/claimant.

f. If the Company, for any reasons, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document.

g. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/claimant by insurer till the date of actual payment.

II. In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property insured by this policy, the Company may

a. Enter and take and keep possession of the building or premises where the loss or damage has happened.

b. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.

c. Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.

d. Sell any such property or dispose of the same for account of whom it may Concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.

9. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon. If the Company so elect to reinstate or replace any property the insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

10. If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.
11. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
12. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.
13. The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.
14. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
    It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.
    It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
15. Every notice and other communication to the Company required by these conditions must be written or printed.
16. At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company.
    The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.
    Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

TERRORISM DAMAGE EXCLUSION WARRANTY:

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization (s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this

insurance the burden of proving the contrary shall be upon the insured.
In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Resolving Issues

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you dont have it, please call your Branch office.

Grievance Redressal Procedure

Bajaj Allianz General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, we have provided you with multiple platforms via which you can always reach one of our representatives.

Level 1 In case you have any concern, you may please reach out to our Customer Experience Team through any of the following options: • Our Website @ https://general.bajajallianz.com/Corp/aboutus/general-insurance-customer-service.jsp • Call us on our Toll free no 1800 209 5858 • Mail us on bagichelp@bajajallianz.co.in • Write to Bajaj Allianz General Insurance Co. Ltd. Bajaj Allianz House, Airport Road, Yerwada Pune- 411006
Level 2 In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer **Mr. Jerome Vincent** at ggro@bajajallianz. co.in
Level 3 If in case, your grievance is not resolved and you wish to talk to our care specialist, please Give a missed on +91 80809 45060 OR SMS <WORRY> To 575758 and our care specialist will call you back
If you are still not satisfied with the solutions provided, write to Mr. Ankit Goenka, Head of Customer experience directly at head. customerservice@ bajajallianz.co.in.
If you are still not satisfied with the solutions provided, write to Mr. Ankit Goenka, Head of Customer experience directly at head. customerservice@ bajajallianz.co.in.
Grievance Redressal Cell for Senior Citizens Bajaj Allianz introduces a dedicated team for all the senior citizens, so no more wait time, no more standing in long queue. Senior citizens can now contact us on 1800-103-2529 or write to us at seniorcitizen@bajajallianz.co.in

In case your complaint is not fully addressed by the insurer, You may use the Integrated Greivance Management System (IGMS) for escalating the complaint to IRDAI or call 155255 . Through IGMS you can register your complain online and track its status. For registration please visit IRDAI website www.irda.gov.in.If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

Office Details	Jurisdiction of Office Union Territory,District)
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad-380001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru 560078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka

Office Details	Jurisdiction of Office Union Territory,District)
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 D, Chandigarh 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram,Faridabad,Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Tey-nampet, CHENNAI 600018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Dstricts of Haryana - Gurugram, Faridabad,Sonepat & Bahadurgarh.
GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Aruna-chal Pradesh, Nagaland and Tripura
HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, Moin Court, Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry

Office Details	Jurisdiction of Office Union Territory,District)
JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, MaKerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry. he-a part of Pondicherry
KOLKATA - Shri P.K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW - Shri Justice Anil Kumar Shrivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhab- dra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao,Sita-pur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi,Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar,Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri,Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad,Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sham-li, Rampur,Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur

Office Details	Jurisdiction of Office Union Territory,District)
PATNA - Shri N.K.Singh Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building,Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor,C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Note: Address and contact number of Governing Body of Insurance Council

Secretary General - Governing Body of Insurance Council
Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054
Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: inscoun@vsnl.net