



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

SPECIAL CONTINGENCY POLICY POLICY NO.:2502002623P100424210

PERIOD OF INSURANCE From 00:00 hrs of 01/04/2023 To midnight of 31/03/2024
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Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
HARIDWAR
249401
UTTARAKHAND

Agent Name	: SHIVI SINGH
Agent Code	: AGD0113451
Mobile/Landline Number/Email	: <u>9917304446</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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SPECIAL CONTINGENCY POLICY SCHEDULE

Policy Number	2502002623P100424210		Previous Policy No		
Insured Details	Name M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
	Tel. (O):	226754	Tel. (R)	Fax	
	Email	ragrawal@gail.co.in		Mobile	9711632639
	Business/Occupation None				
Period Of Insurance	From	00:00 Hrs of 01/04/2023		To	Midnight of 31/03/2024

CO-INSURANCE DETAILS:	UIIC 250200 : 100%
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Location of Property	
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Territory		Jurisdiction	
Earthquake Zone			

AOA: AOY	
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SECTION WISE PREMIUM DETAILS

Section No.	Cover Names	Description	Sum Insured ₹	Premium ₹
Section 9	Others	Coverage Details : Fire & Allied Perils including STFI, Earthquake & Terrorism with omission to insured @ 5% of Sum Insured, Burglary & House Breaking, Transit Risk, Accidental Damage, Designation of Property Clause.	8000000	5,000.00

Total Premium	₹ 5,000.00
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Special Conditions	This policy covers Movable Cascades & Equipments & Gas. Deductible : Fire: As per revised excess guidelines w.e.f 01.04.2011 ; Rest: 5% of claim amount subject to a minimum of Rs.10,000 per claim.
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Premium in Words	FIVE THOUSAND RUPEES ONLY
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Coverage Details

Cover	Sum Insured(₹)	Premium(₹)
Other Basic Cover	8000000	3,800.00
Terrorism Cover	8000000	1,200.00

PREMIUM COMPUTATION:	
Gross Premium:	₹ 3,800.00
Excess/Deductible:	
Terrorism:	1,200.00
Earthquake:	0.00

Agent: AGD0113451
Contact: 9917304446

Premium	₹	5,000.00
CGST(9%)		450.00
SGST(9%)		450.00
Stamp duty		1.00
Total		5,900.00
Receipt Number	:	10125020023100557890
Receipt Date	:	10/04/2023

Dev Officer/Agent:	AGD0113451
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UW Remarks : This policy covers Movable Cascades & Equipments & Gas. Deductible : Fire: As per revised excess guidelines w.e.f 01.04.2011 ; Rest: 5% of claim amount subject to a minimum of Rs.10,000 per claim.

Name Of Proposer/Firm : HARIDWAR NATURAL GAS PVT, LTD.

Address Of Proposer/Firm : RANIPUR MORE, HARIDWAR

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997139	Invoice No. & Date:	26231100424210 & 10/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration : 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April , 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By -
BAL46609(RO UNDERWRITER)

Affix Policy Stamp here.

SPECIAL CONTINGENCY POLICY

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

THE COMPANY HEREBY AGREES subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon that if the property described herein or any part thereof shall be LOST or damaged by the CONTINGENCIES stated herein at any time during the period of insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value at the time of happening of such loss, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of the several items specified herein the sum set opposite thereto respectively.

EXCEPTIONS

The Company shall not be liable in respect of :

1. Loss or damage whether direct or indirect, occasioned by, happening through, or arising from any consequence of war, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, Earthquake, Volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature, and atmospheric disturbances.
2. Damage caused by overloading or strain.
3. Consequential loss, depreciation, wear and tear or mechanical breakdown.
4. Loss or damage occurring whilst being used for racing or pace making.
5. (a) Loss, destruction of, or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising therefrom or any consequential loss.

(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material

CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **MISDESCRIPTION :** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CANCELLATION :** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

The Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the Company's customary short period scales of rates.

5. **CLAIMS PROCEDURE:**The Insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy give immediate notice thereof to the Company and shall within 14 (Fourteen) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **CONTRIBUTION:**If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same property, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
8. **INDEMNITY:**The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but 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 not more than the sum insured by the Company thereon.

9. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

10. **ARBITRATION:** If any difference arises as to the amount of any claim under this Policy, such difference shall independently of all other questions be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator, and in case of disagreement between Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not affect the authority or powers of the Arbitrator, Arbitrators or Umpire and in the event of the death of either or both of the Arbitrators or the Umpire, another shall in each case be appointed in his stead by the party or the Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award.

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 and it is also 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 or Umpire of the amount of the claim if disputed shall be first obtained.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. 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:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 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

2.3 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

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 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.

3. 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:

3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. 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 Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

STANDARD FIRE AND SPECIAL PERILS POLICY
POLICY NO.:2502001123P100291284
UIN NO. IRDAN545CP0020V01200708

PERIOD OF INSURANCE
From 00:00 Hrs of 01/04/2023
To Midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

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Website: <http://www.uiic.co.in>

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STANDARD FIRE AND SPECIAL PERILS POLICY
 SCHEDULE

Policy Number	2502001123P100291284		Prev. Pol. No.			
Insured Details	Name	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
	Tel (O)		Fax:		Tel (R)	
Business / Occupation	None			Email	ragrawal@gail.co.in	
Period of Insurance	From	00:00 Hrs of 01/04/2023		To	Midnight of 31/03/2024	

CO-INSURANCE DETAILS: UIC 250200 : 100%
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Risks Covered	Risk/Rate Code No.	Block No.	Sum Insured(₹)	Premium(In ₹)
Building:	4/26	1	0.00	0.00
Stocks(s)/ Contents(s):			1,200,000,000.00	1,332,000.00

The risk(s) covered is / are as under

4	26	Fuel stations, Petrol / Diesel Kiosks (CNG)(1028)
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Add on Description:	Sum Insured(₹)	Premium(₹)
Earthquake	1,200,000,000.00	180,000.00
STFI Cover	1,200,000,000.00	225,000.00
TerrorismCover	1,200,000,000.00	180,000.00

Total Addon Premium: ₹ 585,000.00

Description Of Risk: Fuel stations, Petrol / Diesel Kiosks (CNG) (1028)
 Brief Description Of Risk: Plant & Machineries of 7 CNG Stations (1. HNGPL CGS cum CNG Station, NH-58 (New NH-334), Ranipur Jhal, Bahadrabad, Haridwar & 249404 (Uttarakhand) 2 M/s Auto & Cycle Sale, Near Haridwar City Bus Stand, Haridwar 3 M/s KN Filling Station, Bhupatwala, Haridwar 4 M/s Joshi Filling Station, Bhagwanpur Highway, Roorkee, Haridwar 5 M/s Ratandhan Filling Station, Daulatpur, Roorkee, Haridwar 6 M/s Hamara Pump,SIIDCUL, Haridwar 7 M/s Chaudhary Filling Station (BPCL RO), Laksar, Haridwar)
 Occupancy Name: HARIDWAR NATURAL GAS PVT. LTD.

Annual Basic Premium:	1,332,000.00
Total Add on Premium:	585,000.00
Policy Premium :	2059199
Less Long Term Discount:	0.00
Less Staff Discount:	0.00
Net Premium:	2,059,199.00
CGST(9%):	185,328.00
SGST(9%):	185,328.00
Stamp Duty:	1.00
Total:	2,429,855.00
Receipt No:	10125020023100415996
Receipt Date:	05/04/2023

The property is situated at:
 HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE HARIDWAR STATE-UTTARAKHAND PIN-249401

Agency/Broker Code:	AGD0113451
Dev. Officer Code:	

Stamp Duty Applicability : No

The Sum(s) Insured is/are as under:-

Srl.	Description Of Property	Make & Model Of Machinery	Sum Insured(₹)	Escalation Sum Insured(₹)
1	Plant & Machineries : Compressors, Dispensers, Metering Skids, DRS, MRS, Stationary & Movable Cascades, Accessories, Signage, Pipelines, Piping, Fittings, Civil Works including Buildings, etc.		1,200,000,000.00	0.00

Deductibles: 5% of claim amount subject to a minimum of INR 5 lakhs

Voluntary Deductible Details :

AOG Perils Deductible Amount(₹)	Other Perils Deductible Amount(₹)
0.00	0.00

Total Sum Insured(₹):1,200,000,000.00

Total Sum Insured(In words): One hundred twenty crores rupees only

List of Add-On Covers

1 Earthquake
2 TerrorismCover
3 STFI Cover

Description Of Property Covered

1.) Location No. 1 Occupancy No. 1-

Address:HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE HARIDWAR STATE-UTTARAKHAND PIN-249401

Sl.No	Constr. Type	Risk Code/ Rate Code	Description of Risk	Total Sum Insured	Basic Premium
1	Non-kutchra	4/26	Fuel stations, Petrol / Diesel Kiosks (CNG)(1028)	1,200,000,000.00	1,332,000.00

Break-up of Sum Insured

Sl.No	Building	Plant & Machinery	Furniture And Other Contents	Stocks	Stocks In Process	Other Specific Items
1	0.00	1,200,000,000.00	0.00	0.00	0.00	0.00

Add-On Cover Details

Sl.No	Add-On Cover	Sum Insured	Premium
1	Earthquake	1,200,000,000.00	180,000.00
2	TerrorismCover	1,200,000,000.00	180,000.00
3	STFI Cover	1,200,000,000.00	225,000.00

The Insurance under this Policy is subject to clauses (as listed):

- 1.AGREED BANK CLAUSE
- 2.DESIGNATION OF PROPERTY CLAUSE
- 3.REINSTATEMENT VALUE POLICIES

Financier Details:-

Financier Name	Branch	Agreement Type	Loan Number
HDFC BANK LTD.	B 6/3, SAFDARJUNG ENCLAVE,OPP. DEER PARK,NEW DELHINEW DELHI110 029	Hypothecation	

Special Condition This policy covers following ADD on Covers also : Spontaneous Combustion, Escalation upto 5 % of SI & Omission to insure additions, alterations or extensions upto 5 % of SI

Subject to the list of warranties as applicable : 1,2,22,23,24,25,26,27,28,30,31

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	11231100291284 & 05/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of

United India Insurance Co. Ltd.

Affix Policy Stamp here.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By - AKS60060(RO UNDERWRITER)

STANDARD FIRE AND SPECIAL PERILS POLICY
(MATERIAL DAMAGE)

IN CONSIDERATION OF the Insured named in the Schedule hereto having paid to the United India 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
- 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 or apparatus(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 there from excluding those caused by pressure waves.
- V. Riot, Strike and 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 the loss / damage is not caused by any malicious act, the burden of proving 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, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted.
- 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 ground works 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 hereon or attached hereto signed by or on behalf of the Company.

A) GENERAL EXCLUSIONS

1. Standard Fire and Special Perils Policy(except dwellings with individual owners)
5% of claim amount subject to a minimum of INR 5 lakhs
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) ionizing 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/-, 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 systems records, explosives unless otherwise expressly stated in the policy.
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 over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
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 operation caused by 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 due to 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 equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.
14. 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 are excluded. For the purpose of this warranty 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 expense 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 an 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 exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

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. (this condition is not applicable to 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, on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of 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.
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 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.
 (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
- enter and take and keep possession of the building or premises where the loss or damage has happened.
 - 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.
 - keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
 - 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. 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.
13. 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.
14. Every notice and other communication to the Company required by these conditions must be written or printed.
15. 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.

Stock Warranty

At all times during the currency of this policy the insured should have a good internal audit and accounting procedure under which the amount at risk (pertaining to stock) stored at each location can be established at any particular time. The liability for stocks will only be admitted, if the Insured is regularly maintaining and is able to produce, at the time of loss assessment, the stock register (manual and/or Computerized records, in the form of any SAP or ERP platform) No claim for stocks shall be admissible, if this warranty is not complied with. In case the property insured is a Customs Bonded warehouse then it is warranted that no claim will be payable under the policy, if any non-dutiable item other than those admissible under Customs Act, 1962 are stored.

Testing and Commissioning Clause

It is hereby noted and agreed that this insurance does not cover destruction or damage to property in course of construction or erection, dismantling, revamp or undergoing testing or commissioning including mechanical, performance testing and any business interruption resulting therefrom. Acceptance of property hereon is subject to satisfactory completion of the following procedures:

- a. Mechanical completion including testing.
- b. Testing and commissioning.
- c. Official acceptance by the insured following formal hand over certificate procedure. (It being understood that no equipment faults or punch list items affecting operation integrity of the plant are outstanding, unless otherwise agreed by insurers). Testing to 100% of design capacity maintained by each separate unit in a stable and controlled manner for a continuous ongoing period of minimum 72 hours.
- d. Fire Suppression and detection system are operational.

In the event that compliance with b,c,d will be differed upon mechanical completion or testing, such alternative procedures which will be adopted prior to the attachment under the policy shall be agreed upon between the Insurer and the Insured on a case to case basis and the attachment of risk under the policy shall be subject to the approval of the insurer. Proviso: This exclusion does not apply to on-going maintenance/schedule turnaround. This exclusion also does not apply to revamp work subject, however, to the maximum contract value as declared within the Property in the course of construction Extension of the individual policies.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. 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:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 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

2.3 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

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 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.

3. 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:

3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. 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 Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

WARRANTIES FORMING PART OF THE POLICY

CLASS OF CONSTRUCTION: Warranted that the buildings are not of Kutcha construction consisting of walls and / or roofs of wooden planks / thatched leaves and / or grass / of any kind / bamboo / plastic cloth / asphalt cloth / canvas / tarpaulin / and the like.

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) including but not limited to Hydrant system, automatic sprinkler system, smoke detectors & any other fire detection/suppression system 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 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 the plant.
- c) C-type fire extinguisher (Dry chemical/ Carbon dioxide) to be kept inside switch rooms and near electrical distribution boards throughout the mill area

d) One diesel pump need to be installed in FFPH for fire fighting

Basement Warranty

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

Construction (Applicable other than for open storage)

Warranted that any claim under the policy shall be admissible only if the buildings covered under the policy/ in which the contents covered under the policy is present is not Kutcha construction as described below Kutcha construction means building(s) having walls and/or roof of wooden planks/thatched leaves and/or grass/ hay of any kind/ Bamboo/ plastic cloth/ Asphalt cloth/ Canvas/ tarpaulin and the like.

Electrical Installations warranty

Warranted that any claim under the policy shall be admissible only if

- a) All electrical installations in the process area should be of flame proof type and they should also be maintained as per relevant Indian standards
- b) All machines should be strictly maintained as per manufacturer stipulations.
All the loose wiring need to be removed properly/ dressed inside the plant area and under floor cable trenches need to be cleared periodically

Storage Warranty

Warranted that any claim under the policy shall be admissible only if

- a) There be a passageway inside the godown of at least two metres width throughout the length of the godown
- b) A clear space of two metres be kept or maintained from all the doors inside the godown
- c) Godown doors when closed shall so fit that the maximum clearance at any point shall not exceed 6 cms
- d) No work or process or trade of any kind except storage or removal of materials be carried out in the godown to which the insurance applies and/or any godowns communicating therewith
- e) The main electrical switch of the godown must not be installed inside the godown. The main electrical switch should have proper protection as part of fire safety
- f) Warranted that the storage area is separated from the main production block by at least 15 metres
- g) Warranted the godown sill level is at least 2 feet above the ground

Static Electricity Warranty

All pipelines and equipments handling flammable liquids should be bonded and earthed properly. All printing machines and its components should be earthed. Appropriate devices should also be installed for collection and disposal of the static charges produced in the Machines.

Vapour Disposal Warranty

Appropriate extraction and disposal system should be provided for flammable vapours.

Maintenance Warranty

All machines should be strictly maintained as per manufacturer's stipulations

Housekeeping warranty

Warranted that any claim under the policy shall be admissible only if

- a) No accumulation of waste materials should be allowed in the process area. All waste materials should be collected and disposed safely
- b) Grass and/or other vegetation in and around the site should be regularly removed
- c) 'No Smoking' rules must be enforced in areas exposed to fire (stores, etc.) and in the vicinity of hazardous operations
- d) No cooking should take place within 10 meters from the storage area
- e) Loose packing material should be segregated and kept at least 10 metres away from the storage area

Stacking Warranty

Warranted that any claim under the policy shall be admissible only if

- a) There be a passage way inside the godown of at least 2 meters width throughout the length of the godown
- b) A clear space of 2 meters be kept or maintained from all the doors inside the godown
- c) Godown doors when closed shall so fit that the maximum clearance at any point shall not exceed 6 cms
- d) No jute in pucca bales be stacked when 1 meter from any wall or within 0.5 meter of any load bearing columns
- e) No work or process or trade of any kind except storage or removal of materials be carried out in the godown to which the insurance applies and/or any godowns communicating therewith
- f) No goods other than metals in blocks or slabs or sheets or rods or bars or bare wires or metallic cables (uninsulated) or beams, joists or girders and the like and/or ores and/or rocks or stones or bricks of all kinds, concrete, porcelain insulators be stored in buildings to which this insurance applies or in any building communicating therewith.
- g) All stocks stored at ground level are palletized.

Clauses:-

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 therefor 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 and

- vi) 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 mortgagees, 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.

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.

REINSTATEMENT VALUE POLICIES

Reinstatement value insurance may be granted on Buildings, Machinery Furniture, Fixture and Fittings only subject to the incorporation of the following memorandum in the policy:

"It is hereby declared and agreed that in the event of the property insured under (Item Nos of) within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby."

SPECIAL PROVISIONS

- The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.
 - Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.
 - If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.
 - This Memorandum shall be without force or effect if
 - the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.
 - the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

ADD ON COVERS

EARTHQUAKE(Fire and Shock)

Policy may be extended to cover the above subject to following endorsement wordings:

If option to delete STFI peril is exercised

"In consideration of the payment by the Insured to the Company of the sum of ₹ 180,000.00 as additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement."

If option to delete STFI peril is not exercised

In consideration of the payment by the Insured to the Company of the sum of ₹ 225,000.00 additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom.

Terrorism Damage Cover Endorsement (Material Damage only)

INSURING CLAUSE

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the

time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following: -

1. loss by seizure or legal or illegal occupation;
2. loss or damage caused by:
 - (i) voluntary abandonment or vacation,
 - (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house-breaking, looting, 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 action taken in respect of an act of terrorism;
15. loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

LIMIT OF INDEMNITY

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 15,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 15,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 15,000,000,000, the amounts payable under individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS

Shops & Residential Risks: 1 % of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

Non Industrial Risks: 1 % of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5 % of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,000,000

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten midterm purely for the purpose of coinciding with the accounting year of the insured, prorata refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

BURGLARY FLOATER POLICY

Policy No.:2502001223P100376632

PERIOD OF INSURANCE

From 00:00 hrs on 01/04/2023

To Midnight on 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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BURGLARY FLOATER POLICY SCHEDULE

Policy Number	2502001223P100376632			Previous Policy Number			
Insured Details	Name/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475					
	Tel. (O)	Tel. (R)	Fax				
	Email	ragrawal@gail.co.in			Mobile	9711632639	
	Business/Occupation	None					
Period of Insurance	From	From 00:00 hrs on 01/04/2023			To	To Midnight on 31/03/2024	

Coinsurance Details	UIIC 250200 : 100%
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Premise: (Description and situation of the premises containing the property insured)

Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.

Premium	₹ 120,000.00
CGST(9%)	₹ 10,800.00
SGST(9%)	₹ 10,800.00
Stamp Duty	₹ 1.00
Total	₹ 141,600.00
Receipt Number	10125020023100509597
Receipt Date	07/04/2023

Agent/Broker Code	AGD0113451
Dev. Officer Code	

Location Id	Location Address	Pin Code
23302937280	HNGPL CGS cum CNG Station HNGPL CGS CUM CNG STATION, NH-58 (NEW NH-334), RANIPUR JHAL, BAHADRABAD HARIDWAR UTTARAKHAND	249404
23302937586	M/s Auto & Cycle Sale M/S AUTO AND CYCLE SALE, NEAR HARIDWAR CITY BUS STAND HARIDWAR UTTARAKHAND	249401
23302937890	M/s KN Filling Station M/S KN FILLING STATION, BHUPATWALA HARIDWAR UTTARAKHAND	249401
23302938247	M/s Joshi Filling Station M/S JOSHI FILLING STATION, BHAGWANPUR HIGHWAY, ROORKEE HARIDWAR UTTARAKHAND	247664
23302938332	M/s Ratandhan Filling Station M/S RATANDHAN FILLING STATION, DAULATPUR, ROORKEE HARIDWAR UTTARAKHAND	247664
23302938396	M/s Hamara Pump M/S HAMARA PUMP, SIIDCUL HARIDWAR UTTARAKHAND	249401
23302938695	M/s Chaudhary Filling Station M/S CHAUDHARY FILLING STATION (BPCL RO), LAKSAR HARIDWAR UTTARAKHAND	247663

Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
(a) Stock in Trade or Goods in the custody of the Insured - Plant & Machineries : Compressors, Dispensers, Metering Skids, DRS, MRS, Stationary & Movable Cascades, Accessories, Signage, Pipelines, Piping, Fittings, Civil Works including Buildings, etc.	Plant & Machineries : Compressors, Dispensers, Metering Skids, DRS, MRS, Stationary & Movable Cascades, Accessories, Signage, Pipelines, Piping, Fittings, Civil Works including Buildings, etc.	₹ 1,200,000,000.00	₹ 1,200,000,000.00

Subject to BP clause as attached Total Sum Insured ₹ 1,200,000,000.00
 Imposed Excess : 0/-

Addon Cover Details:-

Cover Description	SI (₹)	Premium (₹)
Theft	1,200,000,000.00	40,800.00

Additional conditions (if any): Nil
 Property described above is mortgaged to: Nil

Special Condition	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Underwriting Remarks	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
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Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	12231100376632 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 06th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By -
MAN28881 (HO UNDERWRITER_PROPERTY)

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However 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 not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company 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 the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
11. **ARBITRATION AND DISCLAIMER:** If any 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 in difference, 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.
12. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
13. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):
- 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
- 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. 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:
- 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- 2.2 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
- 2.3 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
- 2.4 the disease, substance or agent is such:
- 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
- 2.4.2 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.
3. 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:
- 3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
- 3.2 change in consumer behaviour, or
- 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. 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 Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
- (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

- (2) any change in the law, clause or similar provision;
 - (3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
DO HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY NO.:2502001123P100376251 UIN. IRDAN545RP0012V01202021

PERIOD OF INSURANCE
From 00:00 Hrs of 01/04/2023
To Midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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**UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY
SCHEDULE**

Policy No.	2502001123P100376251		Prev. Pol. No.	2502001122P100265426	
Name Of Insured	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
Tel.(O)		Fax		Tel.(R)	
Business/Occupation	None			Email	ragrawal@gail.co.in
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024	

CO-INSURANCE DETAILS:

UIIC 250200 : 100%

Risks Covered	Sum Insured(₹)
Contents	110,000,000.00

Total Basic Premium:	155,400.00
Total Addon Premium:	0.00
Net Premium:	116,370.00
CGST(9%):	10,473.00
SGST(9%):	10,473.00
Stamp Duty:	1.00
Total:	137,316.00
Receipt No:	10125020023100509154
Receipt Date:	07/04/2023

Stamp Duty Applicability : No

Agency/Broker Code:	AGD0113451
SHIVI SINGH	
Dev.Officer Code:	

Deductible	5% of claim amount subject to a minimum of ₹ 10,000/- for each & every claim
Terrorism deductible	i)1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/-(for Non-industrial risks) ii)5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/-(for Industrial risks)

Financier Name	Branch	Agreement Type	Loan Number
HDFC BANK LTD.	B 6/3, SAFDARJUNG ENCLAVE,OPP. DEER PARK,NEW DELHINEW DELHI110 029	Hypothecation	

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
KHATA NO. 89, KHASRA NO. 160 M, VILLAGE-MISSARPUR, HARIDWAR TO LAKSAR ROAD, HARIDWAR, HARIDWAR, UTTARANCHAL, Pin-249408	KHATA NO. 89, KHASRA NO. 160 M, VILLAGE-MISSARPUR, HARIDWAR TO LAKSAR ROAD, HARIDWAR	Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein (Materials stored in open) (4012)	Stocks of All Description	Steel Pipes, MDPE Pipes, Compressors; Cascades; Back up Power Generator; Odorizer, MDPE Valves & Fittings, Insulating Joints; Fittings & Flanges; Meter Regulating Skids; District Regulating Systems; Dispensers; SS Tubes; Meter & Regulators; Back up Power Generator; Mass Flow Meter, Spares, Stationeries, Liveries etc. (Open)	10,000,000.00
		Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein (Materials stored in Godowns & Silos) (4001)	Stocks of All Description	Steel Pipes, MDPE Pipes, Compressors; Cascades; Back up Power Generator; Odorizer, MDPE Valves & Fittings, Insulating Joints; Fittings & Flanges; Meter Regulating Skids; District Regulating Systems; Dispensers; SS Tubes; Meter & Regulators; Back up Power Generator; Mass Flow Meter, Spares, Stationeries, Liveries etc. (Closed)	100,000,000.00

The Insurance under this Policy is subject to clauses (as listed)- AGREED BANK CLAUSE

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	11231100376251 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 07th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - KRI43076 (DO UW CUM CASHIER)

Affix Policy Stamp
here.

UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY

You chose this United Bharat Laghu Udyam Suraksha Policy and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. Your Policy: This United Bharat Laghu Udyam Suraksha Policy is a contract between You and Us as stated in the following:
 - i. This Policy document;
 - ii. The Policy Schedule attached to this Policy document;
 - iii. Any Endorsement attached to and forming part of this Policy document;
 - iv. Any Add-on to this Policy that You may have purchased from Us;
 - v. The proposals and all declarations made by You or on Your behalf;
2. To whom this Policy is issued and what it covers
 - i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule where the total value at risk across all Insurable Asset classes at one location is exceeding Rs. 5 Crore (Rupees Five Crore) but not exceeding Rs. 50 Crore (Rupees Fifty Crore) at the policy Commencement Date
Provided, if the value at risk for all Insurable Assets either exceeds Rs. 50 Crore or reduces below Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
 - ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
 - iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional Clause.
3. The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:
 - i. Your personal details,
 - ii. the Policy Period,
 - iii. the description of Your Insured Property,
 - iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
 - v. the insurance covers You have purchased,
 - vi. the Premium You have paid for these insurance covers,
 - vii. Add-on covers opted by You,
 - viii. other important and relevant aspects and information.
4. Special Meanings of certain words: Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements. These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning
Agreed Value	An amount agreed between You and Us at the policy Commencement Date for items, the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises where You carry on Your Business. It includes: a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the Insurance Cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixture and Fittings, Stock and all other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutchha Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass /hay of any kind/bamboo /plastic cloth/ asphalt/ canvas/ tarpaulin and the like.

Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed bankers' drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause G (III) of this policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Reinstatement/ Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. (b) the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/ Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it, is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s. Company or other entity shown in the Policy Schedule who has/have purchased insurance cover under this Policy; of such Insured Person/s.
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover for loss or damage, or destruction caused to the Insured Property by
1.	Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. 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, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations.

7.	Bush fire, Forest fire and Jungle fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.),	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	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. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation
11.	Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes,	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover

1. What We cover

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in **Clause B** of this Policy and subject to the exclusions stated in **Clause D** of this Policy subject to all terms and conditions of this Policy. We also give **In-built** Covers without charging additional premium which are stated in **Clause C(4)** of this Policy.

2. Basis of Sum Insured

i. for Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value

ii. For Stocks:

a. For raw material: landed cost at Your Premises.

b. For stock in process: input cost of the stock at the time of loss.

c. For finished stock: the manufacturing cost of the Finished Stock or the **Contract Price** of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

3. Restoration of Sum Insured

Except as stated in **Clause G (III) (3) (e)** of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of the loss, exercise Your option not to restore the Sum Insured.

4. In-built Covers

If We agree to pay Your claim for loss or damage to Insured Property, We will also pay for the following loss or damage and expenses.

Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay, for that item as follows:

i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,

ii. such item of Property is not otherwise insured,

iii. maximum limit under this cover is 15% (excluding stocks),

iv. subject to Underinsurance provision of **Clause F** of this Policy.

Temporary removal of stocks:

We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as follows:

i. maximum cover will be 10% of the Sum Insured of Stock,

ii. such stock is not otherwise insured.

Cover for Specific Contents: We cover the following, as applicable:

i. Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

ii. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

iii. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs. 5 Lakh (Rupees Five Lakh) during the policy period.

iv. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of the insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 5 Lakh (Rupees Five Lakh)during the policy period.

Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;

ii. The maximum We pay is 5 % of the claim amount;

iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or by-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or

within such time as We may allow in writing.

ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.

iii. All other terms and conditions of this Policy will apply to this extension.

iv. These costs will not include

a. the costs incurred for complying with such regulations,

- for destruction or damage occurring before Commencement Date,

- for destruction or damage not insured under this Policy

- under which You have received notice before the destruction or damage occurred.

b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation 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 Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. 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 from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. 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, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
ii. Stock covered under Clause (C) (4.2) of this Policy.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. **Partial Loss:**
i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or **Plant** and Machinery or Furniture, Fixture, Fittings is a **Total Loss**, We will pay You for
i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
iii. Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
i. landed cost at Your Premises for Stock of raw materials,
ii. total manufacturing cost for Stock of finished goods,
iii. the input value of Stock in process at the time loss,
iv. The **Contract Price** in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
i. if the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
ii. if You do not wish to Reinstatement the Building ,Plant and Machinery, Furniture, Fixture, Fittings.
7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy.

NOTE : In any claim, We will not pay more than the relevant Sum Insured , subject to Underinsurance as stated in Clause F of this Policy:

Clause F. Underinsurance:

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in **Clause F (3)** of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.

2. Every item of Insured Property is subject to this condition separately.
3. Under this United Bharat Laghu Udyam Suraksha Policy, We will waive underinsurance upto 15%.
4. If at the time of damage the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other contents is less than 85% of the value of Insurable Assets, You will be responsible for the difference and You will bear a proportionate share of the loss.
5. Underinsurance will not apply to Cover for Specific Contents.

NOTE: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.

Clause G. Conditions

I) Your Obligations

1. Make true and full disclosure in the proposal and related documents

i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.

ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

2. Make true statements and full disclosure in the claim and related documents

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

3. Obligation to take care: You must:

i. ensure that unauthorised persons do not occupy Your Premises.

ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4. Inform change in circumstances:

You must inform Us immediately if:

i. You change the nature of Your Business or any processes,

ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You

iii. You change the use of Your Premises or any Building,

iv. Your Premises or any Building remains unoccupied for more than 30 days.

5. Allow inspection and investigation of claim

You must allow and give full cooperation for the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril, You must answer all questions asked regarding Your claim truthfully and completely, and submit all documents that We will require.

6. Follow claim procedure

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

II) Renewal of Policy

1. **End of Policy:** This Policy will expire at the end of the Policy Period.

2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

3. **Renewal is not automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

III) Cancellation and Termination of Policy

1. Cancellation by You at any time

a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.

b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. Cancellation by Us

We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation of the insured.

3. Automatic termination of the Policy:

This Policy will automatically end in the following cases:

a. **Destruction of any Insured Building:** This Policy will automatically end 7 (seven) days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.

b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.

c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,

i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;

ii. if Your interest in any Insured Property passes to another except by will or operation of law.

d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.

e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.

f. **Effect of death:** If You are an individual, in the event of Your unfortunate death the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

g. **Policy not invalidated:** The Policy is not invalidated:

i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer;

ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or

iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

IV) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. Immediate notice to Us

a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This

is necessary so that We can survey/investigate the loss or damage.

b. You can give notice to any of Our offices or call centers.

c. You must state in this notice

i. the Policy Number,

ii. Your name,

iii. details of report to the police that You made,

iv. details of report to any Authority that You made,

v. details of the Insured Event,

vi. a brief statement of the loss,

vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises,

viii. details of loss or damage under Add-ons, if any, and

ix. submit photographs of loss or physical damage, wherever possible.

2. **Steps to prevent loss and damage**

a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.

b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,

i. You must not sell, give away or dispose of any damaged items of any property,

ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and

iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. **Immediate notice to authorities**

a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.

b. We may but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. **Submit claim**

i.

a. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

ii. We shall not 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. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details,

i. You must support Your claim for Insured Property with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

iv. You must give Us when We request any additional information that We require for verifying Your claim.

6. **Fraudulent claim**

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

i. We will not pay the claim,

ii. We can cancel the Policy: In such a case, You will lose all benefits under this Policy and premium that You have paid, and

iii. We can also inform the police, and start legal proceedings against You.

7. **Other insurance**

i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

iv. We will ensure that Our actions do not impose any liability on You.

8. **Our rights relating to Insured Property**

i. We must investigate/survey that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:

a. We and Our representatives will visit Your premises, inspect the Insured Property

b. We will ask You to give to Us any items of the Contents of Your premises for the purposes examination, testing, or any other investigation,

c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.

ii. We will ensure that Our actions will not impose any liability on You.

9. **Recovery action by Us**

i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Insured Property. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.

ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.

iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

1. You can choose to make changes to the covers of this Policy, for example, take additional cover, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable.

2. This Policy (including the Policy Schedule, the proposal, declarations and the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

1. **Designation of Insured Property**

For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

2. **Notices**

i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.

ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorized to receive notices etc. on Our behalf.

3. **Applicable law and jurisdiction**

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. **Arbitration**

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, 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.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. **Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: customercare@uiic.co.in

2. **Consumer Affairs Department of IRDAI**

a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irdai.gov.in.

b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.

c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. **Insurance Ombudsman**

You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Clause K. Information about Us

The United India Insurance Company Limited

#19, Nungambakkam High Road,

IV Lane,

Chennai - 600034

Ph :91-044-28575200

Web: uiic.co.in

Customer Service: customercare@uiic.co.in

AGREED BANK CLAUSE

If You have mortgaged, hypothecated or created any security over Your Home or any of its Contents in favour of a Bank, and the Bank has an interest in the Policy, the name of such Bank will also be shown in the Policy Schedule under the title 'Agreed Bank Clause'. If You choose to add the name of such Bank at any time during the Policy Period, this will be shown as an Endorsement.

Under this Clause You agree as follows:

- i) We shall pay to the Bank the entire amount that We are liable to pay under this Policy. Such Bank will receive it for its own demand, and as agent for any other person interested in the amount.
- ii) When We pay the amount to the Bank, Our liability under this Policy will be discharged, and will be binding on all of You and all persons named as the insured.
- iii) Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
- iv) Any settlement or compromise that We make with the Bank will be binding on You and all persons named as the insured. However, such settlement or compromise will not affect the rights of the Bank to recover any amount from You or any other person.
- v) If You make any change in the use of Your Home or sell or transfer the Insured Property, such actions will not prejudice the interest of the Bank under the Policy and this clause, unless the condition has been broken by the Bank or its employees.
- vi) If You commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the Bank shall notify Us of any change or ownership, or alterations and increase in risks as soon they become known to the Bank, and shall pay additional premium from the time of such change.
- vii) When We pay the amount to the Bank, We will become legally and automatically subrogated to all rights of the Bank to the extent of such payment. This will not impair or prejudice the rights of the Bank to recover any amount from You or any other person.

N.B: The Bank shall mean the first named Financial Institution/Bank named in the policy.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

BURGLARY STANDARD POLICY

Policy No.:2502001223P100376491

PERIOD OF INSURANCE

From 00:00 hrs on 01/04/2023

To Midnight on 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : KRI 43076 @ 07/04/2023 4:38:56 PM



BURGLARY STANDARD POLICY SCHEDULE

Policy Number	2502001223P100376491			Previous Policy Number	2502001222P100296485	
Insured Details	Name/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
	Tel. (O)		Tel. (R)		Fax	
	Email	ragrawal@gail.co.in			Mobile	9711632639
	Business/Occupation	None				
Period of Insurance	From	From 00:00 hrs on 01/04/2023		To	To Midnight on 31/03/2024	

Coinsurance Details	UIIC 250200 : 100%
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Financier Name	Agreement Type	Branch Name	Address
HDFC BANK LTD.	Hypothecation	SAFDARJUNG ENCLAVE - DEER PARK	B 6/3, SAFDARJUNG ENCLAVE, OPP. DEER PARK, NEW DELHI NEW DELHI 110 029 Kolkata 700016 West Bengal

Premise: (Description and situation of the premises containing the property insured) Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.	Premium	:	₹ 11,000.00
	CGST(9%)	:	₹ 990.00
	SGST(9%)	:	₹ 990.00
	Stamp Duty	:	₹ 1.00
	Total	:	₹ 12,980.00
	Receipt Number	:	10125020023100508953
	Receipt Date	:	07/04/2023
	Agent/Broker Code	:	AGD0113451
	Dev. Officer Code	:	

Location Id	Location Address / Situation	Pin Code
23303335741	KHATA NO. 89, KHASRA NO. 160 M, VILLAGE- MISSARPUR, HARIDWAR TO LAKSAR ROAD, HARIDWAR	249408

Location ID	Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
23303335741	Stock in Trade or Goods in the custody of the Insured - Other general goods	Steel Pipes, MDPE Pipes, Compressors; Cascades; Back up Power Generator; Odorizer, MDPE Valves & Fittings, Insulating Joints; Fittings & Flanges; Meter Regulating Skids; District Regulating Systems; Dispensers; SS Tubes; Meter & Regulators; Back up Power Generator; Mass Flow Meter, Spares, Stationeries, Liveries etc. (Open)	₹ 10,000,000.00	₹ 110,000,000.00
23303335741	Stock in Trade or Goods in the custody of the Insured - Other general goods	Steel Pipes, MDPE Pipes, Compressors; Cascades; Back up Power Generator; Odorizer, MDPE Valves & Fittings, Insulating Joints; Fittings & Flanges; Meter Regulating Skids; District Regulating Systems; Dispensers; SS Tubes; Meter & Regulators; Back up Power Generator; Mass Flow Meter, Spares, Stationeries, Liveries etc. (Closed)	₹ 100,000,000.00	

Subject to BP clause as attached
Imposed Excess : 0/-

Total Sum Insured ₹ 110,000,000.00

Addon Cover Details:-

Cover Description	SI (₹)	Premium (₹)
Theft	110,000,000.00	3,740.00

Additional conditions (if Nil
any):
Property described above is Nil
mortgaged to:

Special Condition	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Underwriting Remarks	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
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Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	12231100376491 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 07th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.



Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - KRI43076 (DO UW CUM CASHIER)

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However 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 not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company 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 the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
11. **ARBITRATION AND DISCLAIMER:** If any 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 in difference, 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.
12. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
13. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):
- 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
- 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. 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:
- 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- 2.2 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
- 2.3 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
- 2.4 the disease, substance or agent is such:
- 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
- 2.4.2 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.
3. 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:
- 3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
- 3.2 change in consumer behaviour, or
- 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. 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 Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
- (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

- (2) any change in the law, clause or similar provision;
 - (3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

MARINE CARGO OPEN POLICY Policy No. :2502002123P100377141

**PERIOD OF INSURANCE
from 00:00 hrs of 01/04/2023
to midnight of 31/03/2024**

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
HARIDWAR
UTTARAKHAND
249401

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : KRI43076 @ 07/04/2023 4:50:53 PM



MARINE CARGO OPEN POLICY

WHEREAS the ASSURED named in the schedule hereto, have represented to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the 'Company') that they are interested in or duly authorised to make the insurance mentioned and described and have paid the premium hereinafter stated.

THE COMPANY HEREBY PROMISES AND AGREES with the Assured, their Executors, Administrators and Assigns that the Company will insure against loss, damage, liability or expense subject to the clauses,endorsements,conditions and warranties contained in the schedule and/or attached hereto.

SCHEDULE

Policy No.	2502002123P100377141		Previous Policy No		
Name Of Insured/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED/ 23035204475				
Tel.(O)		Fax		Tel.(R)	Mobile 9711632639
Business/Occupation	None		Email	ragrawal@gail.co.in	
Period Of Insurance	From 00:00 Hours of 01/04/2023 To Midnight Of 31/03/2024				

CO-INSURANCE DETAILS:	UIIC 250200 : 100%
NET PREMIUM:	As Agreed

Total Sum Insured :	₹ 100,000,000.10
Basis of Valuation : OTHERS(Invoice + 10 %)+(10%)	

Limit Per Sending(₹)	10,000,000.00	Limit Per Location(₹)	10,000,000.00
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Journey From	Journey To	Mode of Transit
Anywhere in India	Anywhere in India	Air
Anywhere in India	Anywhere in India	Road
Anywhere in India	Anywhere in India	Rail
Anywhere in India	Anywhere in India	Courier

ID	Subject Matter(Commodity Description)	Commodity Type	Invoice Amount(₹)
1	Stores, Spares, Equipment, Machinery, Hazardous/Non Hazardous Chemicals & Catalyst, Empty Chemical Cylinders or Old Machinery	OTHERS	90,909,091.00

This Insurance is to remain in force for a period of 12 months, as stated above, unless the sum insured is previously exhausted by declaration.

Terms Of Insurance Cover : As per the following Clauses.

Important Notice
 Institute Radio-Active Contamination Exclusion Clause
 Open Policy Clause
 Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusions Clause
 Inland Transit (Rail or Road) (A)
 Institute Cargo Clauses (Air Cargo)
 Sanction Limitation and Exclusion Clause
 Specified Territory Exclusion Clause

The declaration should be furnished within 15 days from the date of shipment in case of imports or arrival of ship whichever is earlier.

Adequate Sum Insured should be available for the relevant despatch as on date of RR/LR/BL/AWB

CLAIMS INTIMATION AND SURVEY:

In the event of loss or damage which may result in a claim under the insurance, immediate notice must be given to Policy issuing office.

CLAIMS SETTLEMENT:

The claim is payable by Policy issuing office.

Commodity Wise Cover Details:-

Commodity Description	Commodity Type	Cover Name	SI(₹)	Premium(₹)
Stores, Spares, Equipment, Machinery, Hazardous/Non Hazardous Chemicals & Catalyst, Empty Chemical Cylinders or Old Machinery	OTHERS	ICC Air	100,000,000.10	10,000.00
		ITC A		
		Courier Cover		

Addon Covers:-

Cover Description	SI(₹)	Premium(₹)
SRCC	100,000,000.10	22,500.00

Net Premium :	32,500.00
CGST(9%) :	2,925.00
SGST(9%) :	2,925.00
Stamp Duty :	1.00
Total :	38,351.00
Receipt No. :	10125020023100510063
Receipt Date :	07/04/2023

Agency/Broker Code:	AGD0113451
Dev.Officer Code:	

Excess Details:-

ID	Commodity Description	On Each Consignment(%)	Approval Authority Reference
1	Stores, Spares, Equipment, Machinery, Hazardous/Non Hazardous Chemicals & Catalyst, Empty Chemical Cylinders or Old Machinery	.5	

1) The consignment value for applying excess shall be the Insured value for the relevant transit per the relevant conveyance.

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997135	Invoice No. & Date:	21231100377141 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

**For and On behalf of
United India Insurance Co. Ltd.**

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

Affix Policy
Stamp here.

IMPORTANT NOTICE

Procedure in the event of Loss or Damage for which Underwriters may be liable.

LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Assured and their Agents, in all cases to take such measures as may be reasonable for the purpose of averting or minimizing a loss and to ensure that all rights against Carriers Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:-

- 1 To claim immediately on the Carriers , Port Authorities or other Bailees for any missing packages.
- 2 To apply immediately for survey by Carrier's or other Bailee's Representative, if any loss or damage be apparent and claim on the carriers or other Bailees for any actual loss or damage found at such survey.
- 3 In a circumstance, except under written protest, to give clean receipts where goods are in doubtful condition.
- 4 To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

Note : The Consignees or their Agents are recommended to make themselves familiar with the Regulation of the port Authority at the port of discharge.

SURVEY AND CLAIM SETTLEMENT

In the event of loss or damage which may involve a claim under this insurance immediate notice of such loss or damage should be given to and a survey Report obtained from Lloyd's Agents as below.

In the event of any claim arising under this insurance request for settlement should be made to who is/are authorized by United India Insurance Co. Ltd. to adjust and settle claims on behalf of the Company.

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly the Assured or their Agent are advised to submit all available supporting documents without delay, including when applicable:-

- 1 Original policy or certificate of insurance.
- 2 Original or copy of shipping invoices, together with shipping specification and/or weight notes.
- 3 Original Bill of Lading and/or other contract of carriage.
- 4 Survey report or other documentary evidence to show the extent of the loss or damage.
- 5 Landing account and weight notes at final destination.
- 6 Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage.

1.11.2002**INSTITUTE EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE**

This clause shall be paramount and shall override anything contained in this Insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
 - 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE(U.S.A ENDORSEMENT)

This insurance is subject to the Institute Extended Radioactive Contamination Exclusion Clause 1st November 2002 provided That if fire is an insured peril and where the subject matter insured or in the case of a reinsurance, the subject matter by the original insurance, is within the U.S.A, its Islands, onshore territories or possessions and a fire arises directly or indirectly from one or more of the causes detailed in sub-clauses 1.1, 1.2 and 1.4 of the Institute Extended Radioactive Contamination Exclusion Clause 1.11.2002 any loss or damage arising directly from that fire shall, subject to the provisions of this insurance(reinsurance), be covered, EXCLUDING however any loss damage liability or expense caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that fire.

CHEMICAL, BIOLOGICAL, BIO- CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSIONS CLAUSE

With respect to the peril of Terrorism as defined in the Terrorism Exclusion Clause, this clause shall be paramount and shall override anything contain in this insurance inconsistent therewith.

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 Any chemical, biological, bio-chemical or electromagnetic weapon or device.

Cancellation Clause: The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Companys short period rates provided no claim has occurred upto the date of cancellation.

OPEN POLICY CLAUSES

1 This open Policy is effected to insure the interest specified herein despatched either by or for account of the Assured in which they have an insurable interest.

It is a condition of the Policy that the Assured are bound to declare hereunder each and every consignment without exception, underwriters being bound to accept upto but not exceeding the amount specified in Clause IV below

PERIOD OF POLICY

2 This Policy is to remain in force for a period of 12 months From 01/04/2023 to 31/03/2024 (both days inclusive) unless cancelled previously by either side as per Cancellation Clause herein or Sum Insured is exhausted by declarations whichever is earlier.

DECLARATION CLAUSE

3 The assured warrants that during the currency of this Open Policy they will declare to the company within 48 hours from the time risk attaches, all shipments to which this Open Policy attaches, failure to so declare shall at the Company's option render this Open Policy void as from the date of such failure. Acceptance of any declaration by the Company declared after the time limit stipulated in this warranty shall not be taken as a waiver and as a precedent for future declarations.

(OR)

It is hereby agreed that the Insured will record full particulars of each despatch in Declaration Statement in the chronological order assigning declaration number for each such despatch. A copy of the statement so completed, should be posted to the Company every fortnight/month, preferably during the first week of the following fortnight/month.(Strike whichever is not applicable)

LIMIT PER CONVEYANCE

4 This Policy is for total Sum Insured of ₹100,000,000.10 however the amount declarable on any one despatch/sending is subject to a limit of ₹10,000,000.00 per conveyance and/or ₹ 10,000,000.00 per location.

VALUATION CLAUSE

5 This shipments insured hereunder are to be valued at the invoice cost plus the expenses of and incidental to shipping (if not already included in the invoice cost) and the charges of Insurance plus 10% upon the whole unless declared otherwise to the Company before shipment and before any known or reported loss.

CANCELLATION CLAUSE

6 This Policy is subject to cancellation by either party on giving 7 days Notice in writing to this effect (except in the cases of SR & CC risks which is subject to 48 hours notice of cancellation). Notice Period shall commence from midnight of the day when it is issued. But cancellation shall not apply to any risks which have attached in accordance with the cover granted hereunder before the cancellation becomes effective.

INSPECTION OF RECORDS

7 The Company and/or its Agent will have the privilege at any time during business hours to inspect assured's records of despatches made within the terms of the Open Policy.

CLAIMS

8 In the event of any loss which may give rise to a claim under this Open Policy, immediate notice thereof in writing should be given to this office of the Company at **SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART HARIDWAR UTTARAKHAND 249401** and also to the Company's Divisional Office nearest to the destination or the place of loss for holding a survey, if necessary.

The liability of the Company is only to succeed and not in any way supercede any claim which the Insured may be entitled to make upon any carriers or other bailee who are primarily liable for the loss.

CONDITION PRECEDENT

9 The due observance and fulfillment of the terms and conditions of this contract in so far as these relate to anything to be done or complied with by the Assured shall be condition precedent to the liability of the Company to make payments hereunder.

OTHER CONDITIONS, IF ANY(AS ATTACHED)

1/1/09

INSTITUTE CARGO CLAUSES (AIR)
(excluding sendings by Post)

RISKS COVERED

Risks

1 This insurance covers all risks of loss of or damage to the subject-matter insured except as excluded by the provisions of Clauses 3, 4 and 5 below.

Salvage Charges

2. This insurance covers salvage charges incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 3, 4 and 5 below.

EXCLUSIONS

3. In no case shall this insurance cover

- 3.1 loss damage or expense attributable to wilful misconduct of the Assured
- 3.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured
- 3.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject matter insured to withstand the ordinary incidents of the insured transit where such packing or preparation is carried out by the Assured or their employees or prior to the attachment of this insurance (for the purpose of these Clauses "packing" shall be deemed to include stowage in a container and "employees" shall not include independent contractors)
- 3.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured
- 3.5 loss damage or expense arising from unfitness of aircraft conveyance or container for the safe carriage of the subject-matter insured, where loading therein or thereon is carried out prior to attachment of this insurance or by the Assured or their

employees and they are privy to such unfitness at the time of loading. This exclusion shall not apply where the contract of insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject-matter insured in good faith under a binding contract.

- 3.6 loss damage or expense caused by delay, even though the delay be caused by a risk insured against
- 3.7 loss damage or expense caused by insolvency or financial default of the owners managers charterers or operators of the aircraft where, at the time of loading of the subject-matter insured on board the aircraft, the Assured are aware, or in the ordinary course of business should be aware, that such insolvency or financial default could prevent the normal prosecution of the transit
- This exclusion shall not apply where the contract of insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject-matter insured in good faith under a binding contract
- 3.8 loss damage or expense directly or indirectly caused by or arising from the use of any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- 4** In no case shall this insurance cover loss damage or expense caused by
- 4.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
- 4.2 capture seizure arrest restraint or detention (piracy excepted), and the consequences thereof or any attempt thereat
- 4.3 derelict mines torpedoes bombs or other derelict weapons of war.
- 5** In no case shall this insurance cover loss damage or expense
- 5.1 caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
- 5.2 resulting from strikes, lock-outs, labour disturbances, riots or civil commotions
- 5.3 caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted
- 5.4 caused by any person acting from a political, ideological or religious motive.

DURATION

Transit Clause

- 6** 6.1 Subject to Clause 9 below, this insurance attaches from the time the subject-matter insured is first moved in the warehouse, premises or at the place of storage (at the place named in the contract of insurance) for the purpose of the immediate loading into or onto the carrying vehicle or other conveyance for the commencement of transit, continues during the ordinary course of transit and terminates either
- 6.1.1 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse, premises or place of storage at the destination named in the contract of insurance,
- 6.1.2 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse, premises or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
- 6.1.3 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit or
- 6.1.4 on the expiry of 30 days after completion of unloading of the subject-matter insured from the aircraft at the final place of discharge, whichever shall first occur.
- 6.2 If, after unloading from the aircraft at the final place of discharge, but prior to termination of this insurance, the subject-matter insured is to be forwarded to a destination other than that to which it is insured, this insurance, whilst remaining subject to termination as provided in Clauses 6.1.1 to 6.1.4, shall not extend beyond the time the subject-matter insured is first moved for the purpose of the commencement of transit to such other destination.
- 6.3 This insurance shall remain in force (subject to termination as provided for in Clauses 6.1.1 to 6.1.4 above and to the provisions of Clause 7 below) during delay beyond the control of the Assured, any deviation, forced discharge, reshipment or transshipment and during any variation of the adventure arising from the exercise of a liberty granted to the air carriers under the contract of carriage.
- Termination of Contract of Carriage

Termination of Contract of Carriage

- 7** If owing to circumstances beyond the control of the Assured either the contract of carriage is terminated at a place other than the destination named therein or the transit is otherwise terminated before unloading of the subject-matter insured as provided for in Clause 6 above, then this insurance shall also terminate unless prompt notice is given to the Insurers and continuation of cover is requested when this insurance shall remain in force, subject to an additional premium if required by the Insurers, either
- 7.1 until the subject-matter insured is sold and delivered at such place, or, unless otherwise specially agreed, until the expiry of 30 days after arrival of the subject-matter insured at such place, whichever shall first occur,
- 7.2 if the subject-matter insured is forwarded within the said period of 30 days (or any agreed extension thereof) to the destination named in the contract of insurance or to any other destination, until terminated in accordance with the provisions of Clause 6 above.

Change of Transit

- 8.** 8.1 Where, after attachment of this insurance, the destination is changed by the Assured, this must be notified promptly to Insurers for rates and terms to be agreed. Should a loss occur prior to such agreement being obtained cover may be provided but only if cover would have been available at a reasonable commercial market rate on reasonable market terms.
- 8.2 Where the subject-matter insured commences the transit contemplated by this insurance (in accordance with Clause 6.1), but, without the knowledge of the Assured or their employees the aircraft leaves for another destination, this insurance will nevertheless be deemed to have attached at commencement of such transit.

CLAIMS

Insurable Interest

- 9** 9.1 In order to recover under this insurance the Assured must have an insurable interest in the subject matter insured at the time of the loss.
- 9.2 Subject to Clause 9.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Insurers were not.

Forwarding Charges

- 10** Where, as a result of the operation of a risk covered by this insurance, the insured transit is terminated at a place other than that to which the subject-matter insured is covered under this insurance, the Insurers will reimburse the Assured for any extra charges properly and reasonably incurred in unloading storing and forwarding the subject-matter insured to the destination to which it is insured.

This Clause 10, which does not apply to salvage charges, shall be subject to the exclusions contained in Clauses 3, 4 and 5 above, and shall not include charges arising from the fault negligence insolvency or financial default of the Assured or their employees.

Constructive Total Loss

- 11** No claim for Constructive Total Loss shall be recoverable hereunder unless the subject-matter insured is reasonably abandoned either on account of its actual total loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the subject-matter insured to the destination to which it is insured would exceed its value on arrival.

Increased Value

- 12** 12.1 If any Increased Value insurance is effected by the Assured on the subject-matter insured under this insurance the agreed value of the subject-matter insured shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured under this insurance bears to such total amount insured. In the event of claim the Assured shall provide the Insurers with evidence of the amounts insured under all other insurances.

- 12.2 **Where this insurance is on Increased Value the following clause shall apply:** The agreed value of the subject-matter insured shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering the loss and effected on the subject-matter insured by the Assured, and liability under this insurance shall be in such proportion as the sum insured under this insurance bears to such total amount insured. In the event of claim the Assured shall provide the Insurers with evidence of the amounts insured under all other insurances.

BENEFIT OF INSURANCE

- 13** This insurance
13.1 covers the Assured which includes the person claiming indemnity either as the person by or on whose behalf the contract of insurance was effected or as an assignee,
13.2 shall not extend to or otherwise benefit the carrier or other bailee.

MINIMISING LOSSES

Duty of Assured

- 14** It is the duty of the Assured and their employees and agents in respect of loss recoverable hereunder
14.1 to take such measures as may be reasonable for the purpose of averting or minimising such loss, and
14.2 to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised and the Insurers will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

Waiver

- 15** Measures taken by the Assured or the Insurers with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

AVOIDANCE OF DELAY

- 16** It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control.

LAW AND PRACTICE

- 17** This insurance is subject to English law and practice.

NOTE:- Where a continuation of cover is requested under Clause 7, or a change of destination is notified under Clause 8, there is an obligation to give prompt notice to the Insurers and the right to such cover is dependent upon compliance with this obligation. © Copyright: 12/08 - Lloyd's Market Association (LMA) and International Underwriting Association of London (IUA).

**CL387
01/01/2009**

2010

INLAND TRANSIT (RAIL/ROAD/AIR) CLAUSE - A (ALL RISKS)

RISKS COVERED

- 1** This insurance covers all risks of loss or damage to the subject-matter insured except as excluded by the provisions of Clauses Nos. 2,3,4 & 5 below.

EXCLUSIONS

- 2** In no case shall this insurance cover
- 2.1 loss damage or expense attributable to wilful misconduct of the Assured.
2.2 ordinary leakage ,ordinary loss in weight or volume or ordinary wear and tear of the subject-matter insured.
2.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured to withstand the ordinary incidents of the insured transit where such packing or preparation is carried out by the Assured or their employees or prior to the attachment of this insurance (for the purpose of these clauses "packing" shall be deemed to include stowage in a container and "employees" shall not include independent contractors)
2.4 loss damage or expense proximately caused by delay even though the delay be caused by a risk insured against
2.5 loss damage or expense caused by inherent vice or nature of the subject-matter insured
2.6 loss damage or expense directly and indirectly caused by or arising from the use any weapon or device employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter

3. In no case shall this insurance cover loss damage or expense arising from
 - 3.1 Unfitness of container or land and/or rail conveyance and/or air conveyance for the safe carriage of the subject matter insured, where loading therein or thereon is carried out
 - Prior to attachment of this insurance or
 - By the Assured or their employees and they are privy to such unfitness at that time of loading
4. In no case shall this insurance cover loss damage or expense caused by
 - 4.1 war civil war revolution rebellion insurrection, or civil strife arising there from or any hostile act by or against a belligerent power.
 - 4.2 capture seizure arrest restraint or detainment and the consequences there of any attempt there at
 - 4.3 derelict mines' bombs or other derelict weapons of war.
5. In no case shall this insurance cover loss damage or expense
 - 5.1 caused by strikers. locked out workmen or persons taking part in labour disturbances, riots or civil commotions.
 - 5.2 resulting from strikers, lock outs, labour disturbance riots or civil commotions.
 - 5.3 caused by any act/s of terrorism being act/s of any person/s acting on behalf of, or in connection with, any organization/s which carries/carry out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted
 - 5.4 caused by any person/s acting from a political, ideological or religious motive.
 - 5.5 caused by the intervention of government authorities (for e.g. Armed & Paramilitary forces, Police forces, Fire brigade, etc.) in connection with curbing and stopping what are excluded vide Clauses 5.1 to 5.4

DURATION

6. 6.1 Subject to clause 7 below, this insurance attaches from the time the subject matter insured is first moved in the warehouse or at the place of storage (at the place named in the contract of insurance) for the purpose of the immediate loading into or onto the carrying vehicle or other conveyance "or from the time the courier collects the subject matter insured and Courier Receipt (s) thereof duly issued' for the commencement of transit and continues during the ordinary course of transit including customary transshipment, if any, and terminates either
 - 6.1.1 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance, or
 - 6.1.2 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
 - 6.1.3 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit or
 - 6.1.4 in respect of transits by Rail only or Rail and Road, until expiry of 7 days after arrival of the railway wagon at the final destination railway station, or
 - 6.1.5 in respect of transit by Road only until expiry of 7 days after arrival of the vehicle at the destination town named in the policy
 - 6.1.6 in respect of transit by Air only until expiry of 7 days after unloading the subject- matter insured from the aircraft at the final place of discharge.
 - 6.1.7 until delivery to the consignee at destination by the courier or on expiry of 7 days after the date of arrival of the subject matter at the destination town named in the policy.

whichever shall first occur
- N.B** 1. The period of 7 days referred to above shall be reckoned from the midnight of the day of arrival of railway wagon at the destination railway station or vehicle at the destination town named in the policy
 2. Transit by Rail only shall include incidental transit by Road performed by Railway Authorities to or from Railway out Agency.
 3. Transit by Air shall include incidental transit by Road performed by Railway Authorities to or from Railway out Agency.
- 6.2 This insurance shall remain in force (subject to termination as provided for in clauses 6.1.1. to 6.1.4 above) during delay beyond the control of the Assured, any deviation and forced delivery and during any variation of the transit arising out of/from the exercise of a liberty granted to carriers under the contract of affreightment.

CLAIMS

7. 7.1 In order to recover under this insurance the Assured must have an insurable interest in the subject matter insured at the time of loss.
- 7.2 Subject to 7.1 above the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded unless the Assured were aware of the loss and the underwriters were not.

BENEFIT OF INSURANCE

8. This insurance
 - 8.1 covers the Assured which includes the person claiming indemnity either as the person by or on whose behalf the contract of insurance was effected or as an assignee
 - 8.2 shall not extend to or otherwise benefit the carrier or other bailees.

MINIMIZING LOSSES

9. It is the duty of Assured and their servants and agents in respect of loss recoverable hereunder.
 - 9.1 to take such measures as may be reasonable for the purpose of averting or minimizing such loss and.
 - 9.2 To ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised by immediately lodging a monetary claim against railway/road carriers/bailees within six months from the date of railway/lorry receipt or as prescribed by the relevant statute and the underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.
10. Measures taken by the Assured or the insurers with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

AVOIDANCE OF DELAY

11. It is a condition of this insurance that the assured shall act with reasonable dispatch in all circumstances within their control.

LAW AND PRACTICE

12. This insurance is subject to Indian law & practice.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

STORAGE CUM ERECTION INSURANCE POLICY
POLICY NO.: 2502004423P100673254
UIN NO. IRDAN545CP0066V01200708

<p>PERIOD OF INSURANCE From 00:00 Hrs of 01/04/2023 To Midnight of 31/03/2024</p>

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : ARJ27885 @ 18/04/2023 1:36:12 PM



STORAGE CUM ERECTION INSURANCE POLICY
SCHEDULE

Policy No.	2502004423P100673254		Prev. Pol. No.		
Name Of Insured/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
Tel.(O)	Fax		Tel.(R)	Mobile	
Business/Occupation	None		Email	ragrawal@gail.co.in	
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024	

Period Of Insurance Details:-

Location	Testing Period(Months)	Maintenance/Extended Maintenance Period(Months)
1	1	0

TPL Sum Insured: ₹ 5,000,000.00	AOY Limit: ₹ 5,000,000.00
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Premium: ₹ 835,011.00 (Subject to adjustment on Completion of project)
Coinsurance Details: UIIC 250200 : 100%

Site of Erection			Policy Premium: 835,011.00	
Location	Location Address	Nature Of Project/Description	Terrorism Loading:	0.00
1	HARIDWAR GEOGRAPHICAL AREA HARIDWAR STATE-UTTARAKHAND PIN-249401	Petroleum products pumping station	Net Premium:	835,011.00
			CGST(9%):	75,151.00
			SGST(9%):	75,151.00
			Stamp Duty:	1.00
			Total:	985,313.00
			Receipt No.:	10125020023100825732
			Receipt Date:	18/04/2023
			Agency/Broker Code:	AGD0113451
			Dev.Officer Code:	

SECTION I: MATERIAL DAMAGE		Sum Insured ₹
Description		
Completely Erected Value:		600,000,000.00
TOTAL FOR SECTION I:		600,000,000.00

Imported items	₹	Indigenous Items	₹
a) Exchange Rate:		a) Invoice cost :	0
b) Invoice Cost:	0	b) Freight :	0
c) Freight Ins.Handling:		0)Total:	0
d) Custom Duty:			
Total			

SECTION II LIABILITY TO THRID PARTIES		₹
1. Limit Of Indemnity in respect of any one accident or series of accident arising out of one event		₹ 5,000,000.00

Coverage Details:-

Location 1:-		
Cover Name	Sum Insured(₹)	Premium(₹)
Material Damage	600,000,000.00	1,260,000.00
Third Party Liability	5,000,000.00	21,000.00
Earthquake Cover	600,000,000.00	150,000.00
STFI	600,000,000.00	225,000.00

EXCESS

Location Code	Risk Code	Normal Excess	Testing Excess	AOG Excess	For Risk Complying with Regulations for Fire Protection as per Endorsement 'B'	For Risk Not Complying with Regulations for Fire Protection as per Endorsement 'B'
23264757329	151601	For each claim 5% of claim amount subject to minimum of ₹ 100000	For each claim 5% of claim amount subject to minimum of ₹ 400000	For each claim 10% of claim amount subject to minimum of ₹ 400000	For each claim 5% claim amount Subject to a minimum of Testing Period Excess ₹ 400000	For each claim 10% claim amount Subject to a minimum of Testing Period Excess ₹ 400000

Higher Excess:

EQ Higher Excess: Nil

(Cross Liability Cover Not Included)

Subject to terms, conditions, Endorsements, clauses, exclusions and Warranties printed herein:

- Storage Warranty
- PILING WORKS
- SECTION WARRANTY
- WORK TIME SCHEDULE
- EXCLUSION OF CROPS(THIRD PARTY LIABILITY)
- SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION,FLOOD AND INUNDATION
- RAIN WATER DAMAGE EXCLUSION WARRANTY
- Direct/consequential loss/damage/liability
- WET RISK ENDORSEMENT
- ENGG/END-111:ENDORSEMENT REGARDING SAFETY MEASURES
- ENGG/END-114:WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES
- ENGG/END-115:SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES
- WARRANTY CONCERNING CONSTRUCTION MATERIAL
- EPI 46 Ground Water Pumping
- Minimum Damage Area Warranty
- Road widening and augmentation works warranty

Principal Details	Contractors Details	Sub Contractor Details
HARIDWAR NATURAL GAS PRIVATE LIMITED	NA	NA
HARIDWAR NATURAL GAS PRIVATE LIMITED	NA	NA

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	44231100673254 & 18/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 06th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy Stamp
here.

Duly Constituted Attorney(s)
Underwritten By - ARJ27885 (DO UNDERWRITER)

STORAGE CUM ERECTION INSURANCE POLICY

WHEREAS the insured named in the Schedule hereto had made to UNITED INDIA INSURANCE CO. LTD. (hereinafter called 'the Company') a written proposal by completing a Proposal Form which together with any other statements made in writing by the insured for the purpose of this Policy, is deemed to be incorporated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH

that subject to and in consideration of the Insured having paid to the Company, the premium mentioned in the said Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the company will indemnify the Insured against sudden and unforeseen physical loss of or damage to the property insured in the manner and to the extent hereinafter provided.

GENERAL EXCLUSIONS

The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by-

- a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not). civil war, rebellion, revolution, insurrection, mutiny, civil commotion, military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de jure or de facto or by any public, municipal or local authority.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Willful act or willful negligence of the Insured or his responsible representative
- d) Cessation of work whether total or partial.
- e) 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 are excluded.

For the purpose of this warranty 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 expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing suppressing or in anyway relating to action taken in respect of an 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 Assured.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

In any action, suit or other proceedings where the company allege that by reason of the provisions of Exclusion(a) above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

PERIOD OF COVER

The liability of the Company shall commence, (notwithstanding any date to the contrary specified in the Schedule) only from the time after the unloading of the property specified in the Schedule from any conveyance at the site specified in the schedule and shall continue until immediately after the first test operation or test loading is concluded (whichever is earlier) but in no case beyond four weeks from the day on which after completion of erection a trial running is made and/or readiness for work is declared by the erectors/contractors, whichever is earlier. If however, a part of a plant or one or several machine/s is /are tested and put into operation the cover and consequently the liability of the Company for that particular part of the plant or machine ceases whereas it continues for the remaining part which are not yet ready.

In case after the expiry of four weeks of trial running, approval of the plant or any part thereof is not given by the concerned Authorities the cover for the extended period of further trial running can be covered at extra premium to be arranged before hand.

If the actual erection period is shorter than the period indicated in the Schedule, no refund of premium shall be allowed, unless specifically allowed by Insurers.

In the case of second-hand/used property, the insurance hereunder shall however, cease immediately on the commencement of the testing.

At the latest, the insurance shall expire on the date specified in the Schedule but if the work of erection and test operations included in the insurance is not completed within the time specified hereunder, the company may extend the period of Insurance but the Insured shall pay to the Company additional premium at agreed rates.

GENERAL CONDITIONS

1. The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statement and the answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the company.
2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this policy and expression 'this Policy' wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.
3. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, or damage or liability and comply with statutory requirements and manufacturer's recommendations
4. (a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the company with all details and information necessary for the assessment of the risk.

(b) The Insured shall immediately notify the Company by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require and the scope of cover and/or premium shall, if necessary be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.

5. In the event of any occurrence, which might give rise to a claim under this Policy, the Insured shall-
- a) Immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage.
 - b) Take all steps within his power to minimise the extent of the loss or damage
 - c) Preserve the parts affected and make them available for inspection by a representative of the company or surveyor deputed by the Company.
 - d) Furnish all such information and documentary evidence as the company may require.
 - e) Inform the police authorities in case of loss or damage due to theft or burglary.

The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the Company within 14 days of its detection.

Upon notification being given to the Company under this condition, the Insured may carry out the repair or replacement of any minor damage not exceeding Rs.7,500/-. In all other cases a representative of the company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are affected. If a representative of the company does not carry out the inspection within a period of time that could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

The liability of the Company under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

6. 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 required by the Company in the interest of any right or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the company shall be or would become entitled or subrogated upon their 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 the Insured's indemnification by the company.

7. 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 herein before 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 award by such Arbitrator/Arbitrators of the amount of the loss or damage shall be first obtained.

8. If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.
9. If at the time any claim arises under this Policy there be any other insurance covering the same loss, or damage or liability the company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.
10. This insurance may be terminated at the request of the Insured at any time in which case the Insurers will refund appropriate premium amount subject to the following conditions-
- i) Claims experience under the policy as on date of cancellation should be less than 60 % of reworked premium.
 - ii) 'The unexpired period is not less than 3 months or 25 % of the policy period whichever is less'.
 - iii) Testing period should not have commenced.

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, on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of 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.

SECTION I - MATERIAL DAMAGE

The Company hereby agrees with the Insured (subject to the exclusions and conditions contained herein or endorsed hereon) that if, at any time during the period of insurance stated in the said Schedule, or during any further period of extension thereof the property (except packing materials of any kind) or any part thereof described in the said Schedule be lost, damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will pay or make good all such loss or damage up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in the whole the total sum insured hereby-

The Company will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this policy but not exceeding in all the sum (if any) set opposite thereto in the Schedule.

EXCLUSIONS TO SECTION - I

The Company shall not, however, be liable for -

- a) the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;
- b) loss discovered only at the time of taking an inventory;
- c) normal wear and tear, gradual deterioration due to atmospheric conditions or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;
- d) loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection.

- This exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss or damage to other insured items resulting from such excluded perils:
- e) the cost necessary for rectification or correction of any error during erection unless resulting in physical loss or damage;
 - f) loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debts, notes, securities, cheques, packing materials such as cases, boxes, crates;
 - g) any damage or penalties on account of the Insured's non-fulfillment of the terms of delivery or completion under his Contract of Erection or of any obligations assumed thereunder including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies.

PROVISIONS APPLYING TO SECTION I

Memo 1. SUM INSURED

It is a requirement of this insurance that the Sum of Insurance stated in the Schedule shall not be less than the completely erected value of the property inclusive of freights, customs duty, erection cost and the Insured undertakes to increase or decrease the amount of insurance in the event of any material fluctuation in the level of wages or prices. Provided always that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Company.

If, in the event of the occurrence of a loss, or damage it is found that the Sum Insured representing the completely erected value of the property and/or of particular items involved is less than the amount required to be insured the amount recoverable by the Insured under the policy shall be reduced in such proportion as the Sum Insured bears to the amount required to be insured.

Memo 2 . PREMIUM ADJUSTMENT

The sum Insured under the Policy representing the completely erected value of the plant machinery/project shall be adjustable at completion of erection on the basis of actual values to be declared by the insured in respect of freight and handling charges, customs dues and cost of erection and the difference in premium shall be met with by payment, at the rate agreed to or by the insured as the case may be. Any increase or decrease in the Prime cost of plant and equipment shall not be the subject matter of premium adjustment.

Memo 3 .BASIS OF LOSS SETTLEMENT

In the event of any loss or damage the basis of any settlement under this Policy shall be-

- a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage,

OR

- b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less salvage;

However, only to the extent the cost claimed has to be borne by the Insured and to the extent they are included in the Sum Insured and provided always that the provisions and conditions have been complied with.

All damages which can be repaired shall be repaired , but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) above.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy.

EXTENSION OF COVER - Any extra charges incurred for overtime, work on holidays, express freight (excluding air freight), are not covered by this insurance, unless agreed upon at an additional premium.

In the event of loss or damage the insurance shall not withstanding be maintained in force during the period of insurance for the sum insured, the insured undertaking to pay a pro-rata additional premium of the full amount of each claim for the loss or damage from the date of such loss to the expiry of the period of insurance.

Memo 4. CONSTRUCTION PLANT AND MACHINERY

Loss of or damage to Construction Plant and Machinery exclude loss or damage directly caused by its own explosion or its own mechanical or electrical breakdown or derangement.

Memo 5 . SURROUNDING PROPERTY

Loss or damage to property located on or adjacent to the site and belonging to or held in care, custody or control of the Principal (s) or the Contractor(s) shall only be covered if occurring directly due to the erection, construction or the testing of the items insured under Section I and happening during the period of cover, and provided that a separate Sum therefore has been entered in the Schedule under Section I, Item 5 for Principal's specified surrounding property. This cover does not apply to construction/erection machinery, plants and equipment.

Memo 6 . MAJOR PERILS/ACTS OF GOD CLAIMS

The Major Peril/Acts of God claims shall mean claims arising out of-

- a) Earthquake - Fire & Shock
- b) Landslide/Rockslide/Subsidence,
- c) Flood/Inundation,
- d) Storm/Tempest/Hurricane/Typhoon/Cyclone/Lightning or other atmospheric disturbances.

SECTION II - THIRD PARTY LIABILITY

The Company will indemnify the insured against-

- a) Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with erection thereon;
- b) Legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the Insured's own employees or workmen or employees of the owner of the works or premises or other firms connected with any other erection work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the erection of any property described in the Schedule.
Provided that the total liability of the Company during the period of Insurance under this cause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against-

- a) all costs and expenses of litigation recovered by any claimant from the Insured, **and**
- b) all costs and expenses incurred with the written consent of the Company.

The exclusion contained in paragraphs (d), (f) &(g) in Section I of this Policy shall apply also to this Section also.

EXCLUSIONS TO SECTION II-

The Company will not indemnify the Insured in respect of-

1. The Excess stated in the Schedule to be borne by the Insured in anyone occurrence related to property damage.
2. Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;
3. Liability consequent upon
 - a) bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;
 - b) loss of or damage to property belonging to or held in care, custody or control of the Contractor(s) , the Principal(s) or any other firm connected with the project which or part of which is insured under Section-I, or an employee or workman of one of the aforesaid;
 - c) any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
 - d) any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

CONDITIONS APPLYING TO SECTION II

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
2. The Company may, so far as any accident is concerned, pay to the Insured the limit of indemnity for any one accident/any one period, but deducting therefrom in such case any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such accident can be settled and the company shall thereafter be under no further liability in respect of such accident under this section.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):
 - 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
 - 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. 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:
 - 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 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
 - 2.3 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
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 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.
3. 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:
 - 3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
 - 3.2 change in consumer behaviour, or
 - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. 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 Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
 - (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);
 - (2) any change in the law, clause or similar provision;
 - (3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

ENDORSEMENTS

WARRANTIES

PILING WORKS

Notwithstanding anything contained herein to the contrary, it is a condition of this Policy that the Insurers shall not be liable to indemnify the Insured under Section 1

Material Damage in respect of:

(A) foundation piles and/or casings and/or sheet pile constructions which are:

(a) misplaced and/or misaligned;

(b) lost or damaged during driving and/or extraction;

(c) the subject of individual or block disconnection or declutching;

(B) the cost of repair, replacement, or rectification of piling work necessitated by Leakage or infiltration of fluids or material at seams, joints, connections and/or beneath sheet pile constructions or into casings, unless such leakage or infiltration is a direct consequence of other physical loss or damage for which indemnity is provided by this policy;

(C) any abandoned piling work, unless such abandonment is a direct consequence of other physical loss or damage for which indemnity is provided by this Policy;

(D) Piles which have failed to pass a load test or to reach the required bearing load, unless such failure is a direct consequence of other physical loss or damage for which indemnity is provided by this policy.

SECTION WARRANTY

In respect of road construction, the combine maximum length of excavation work, subgrade and subbase courses not covered by a waterproof wearing course shall not exceed any one of the following at any one time.

A road portion is deemed to be not completed until the asphalt or concrete course has been laid. It is understood that road shall include all types of roads including but not limited to motorways and highways.

a) Projects in J&K, Ladakh, Himachal, Bihar, UP, Uttarakhand and 8 north eastern states to have open section limit as maximum 12% of the project length at any given time with minimum distance of 400 meters between two sections

b) Project in other states to have open section limit as maximum 20% of the project length at any given time with minimum distance of 250 meters between two sections

c) 150 meters x 3 unconnected sections for internal & access roads of hydel power projects and any two unconnected sections separated by a distance of 50 meters from each other.

WORK TIME SCHEDULE

Notwithstanding anything contained herein to the contrary, it is a condition of this Policy that if any calendar date as contained in the Works Time Schedule varies in respect of any material part or unit of the works by more than the period stated below, such variation shall be regarded as a material change to which the obligations as set forth in General Conditions will apply.

Calendar date variation: 4 weeks

EXCLUSION OF CROPS (THIRD PARTY LIABILITY)

Notwithstanding anything contained herein to the contrary, it is hereby agreed that as of the inception date of this Policy, the following Exclusion is added to Section 2 Third Party Liability:

The Insurers will not indemnify the Insured in respect of any liability, directly or indirectly, due to or arising from loss or damage to forests, woods, crops, plants, cultures, flowers and fish farms.

SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall indemnify the Insured for loss, damage or liability caused directly or indirectly by precipitation only if adequate precautions have been taken in designing and executing the project involved. In this context, adequate precautions shall mean that allowance is made for precipitation, flood and inundation up to a return period of 20 years for the location insured and the entire policy period on the basis of statistics prepared by the Meteorological agencies.

Loss, damage or liability resulting from the Insured's not immediately removing obstruction (e.g. sand, trees) from watercourses, whether carrying water or not, in order to maintain free water flow shall not be indemnifiable.

RAIN WATER DAMAGE EXCLUSION WARRANTY

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall NOT indemnify damage caused by hill erosion, gully erosion and rain cuts caused by flow of rain water.

Direct/consequential loss/damage/liability

No direct/consequential loss/damage/liability on the works completed before commencement of the policy shall be admissible.

WET RISK ENDORSEMENT (applicable for projects involving wet risks)

A. Exclusion The insurer shall not indemnify the insured in respect of costs incurred for:-

1. Loss or damage to berths, wharves, jetties and the likes caused by their subsidence or sinking

2. Normal action of the river/sea/ Water Channel and the like

3. Loss of or damage to more than 200 metre of uncompleted or unprotected seawall, quay or similar other marine structure

4. Loss, damage or liability due to soil erosion

5. Dredging or re-dredging

6. Lost or damaged fill material

7. Replacing or rectifying piles or retaining wall elements:

which have become misplaced or misaligned or jammed during their construction

which are lost or abandoned or damaged during driving or extraction, or

which have become obstructed by jammed or damaged piling equipment or casings

8. Cost of Rectifying disconnected or de-clutched sheet piles

9. Cost of Rectifying any leakage or infiltration of material of any kind

10. Cost as a result of piles or foundation elements having failed to pass a load bearing test or otherwise not having reached their designed load bearing capacity

11. Cost for reinstating profiles or dimensions

12. any floating and other equipment such as caissons, barges and the like and liabilities therefrom

13. any mobilization/demobilization and /or other costs which arise for stand-by/waiting on weather of offshore and/or in water/on waterborne vessel construction equipment

14. loss or damages to pulling wires, anchors, chains and buoys

15. loss or damage due to impact of shipping

16. marine liability

B. Definition

Normal action of the sea /River means the state of the sea/River, which manifests itself up to No. 8 on the Beaufort scale (or comparable for River), or the state of the tides, current and wave action of the sea/River, which must be statistically expected to occur once during a 20 year period, whichever is the more onerous.

C. Warranties

It is agreed and understood that subject otherwise to the terms, exclusions and provisions contained in the policy or endorsed thereon, the insured shall:

- Receive weekly weather updates from the local meteorological office during the period of insurance and make continuous contact to the local meteorological office within 12 hours notice of an imminent storm.

- Make navigation distance for public traffic to work site at minimum 100m.

- In the event of Heavy Rains and/or Flood like situation the assured will keep in touch with local Public Authorities in respect of any imminent warning of discharge of water from any upstream Dam and/or reservoir and would initiate suitable protective safety measures.

ENGG/END-111: ENDORSEMENT REGARDING SAFETY MEASURES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability directly or indirectly caused by flood and inundation if adequate safety measures have been taken during planning and execution of the project.

Adequate safety measures in this context shall mean that the average monthly rainfall, flood and inundation hazard as known from statistics of the competent meteorological offices for the respective month and location has been taken into account.

ENGG/END-114: WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the insurers shall only indemnify the Insured in respect of loss of or damage to existing underground cables and/or pipes or other underground facilities if, prior to the commencement of works, the Insured has enquired with the relevant authorities about the exact position of such cables, pipes or other underground facilities.

The indemnity shall in any case be restricted to the repair costs of such cables, pipes or other underground facilities, any consequential damage being excluded from the cover.

ENGG/END-115: SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers will indemnify the Insured for any loss or damage due to storm, rainfall, flood, inundation such as sanding, silting up, mudding up, erosion, collapse and floating up of pipes, ducts or cables, sustained by completely or partly excavated open trenches and/or items laid therein, upto a maximum length of 3 km open trench only one loss event.

The Insured shall make sure that plugging facilities are available near the pipe ends for emergency purposes and that pipe ends exposed to flooding are plugged before any interruption during idle work periods such as nights and holidays.

WARRANTY CONCERNING CONSTRUCTION MATERIAL:

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the insurers shall only indemnify the Insured for loss, damage or liability directly or indirectly caused to construction material by flood or inundation if such construction material does not exceed three days demand and the exceeding quantities are kept in areas not endangered by 25 years flood.

EPI 46 Ground Water Pumping

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, Insurers will not indemnify the Insured in respect of:

- (a) any loss or damage arising directly or indirectly from breakdown of any groundwater pumping system unless standby pumping facilities, equivalent to at least the capacity of the largest operating pump, are installed and ready for immediate use prior to the commencement of the pumping operations; and
- (b) any costs or expenses incurred in respect of groundwater pumping operations.

Minimum Damage Area Warranty

Any loss or damage admissible in the policy consisting of Single/ Multiple patches, the policy shall indemnify only those individual Patches which are more than 100 sqm.

Road widening and augmentation works warranty

It is agreed and understood that

- (a) For existing road, the coverage is restricted to the actual work done on the existing road as per the contract agreement.
- (b) The Sections/ Chainages damaged previously & not reinstated shall not be covered till complete reinstatement subject to declaration of Insured confirming reinstatement.

Storage Warranty:

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is agreed and understood that the company shall indemnify the Insured in respect of any loss or damage caused by Fire/Explosion only if the following requirements are fulfilled.

1. Watch and Ward facility shall be provided round the clock at the site.
2. Materials and equipments stored in buildings (sheds) or in open area shall be divided into sub-units with the value, which shall not exceed 10% of the sum insured or Rs. 50 Crores whichever is less. Wherever value of single equipment stored exceeds this limit, its value shall be taken as the limit. The sub-units in open area shall be separated from each other by a distance of atleast 15 m. In case of storage buildings, firewalls of 9" thickness carried upto roof shall be erected without any wall openings between the sub-units.
3. Packing materials, scaffolding etc. combustible materials and liquids and explosive substances should be stored at a 30 M safe distance from other buildings, plants and stores.
4. Utmost attention should be paid to good housekeeping such as -
 - i. Orderly storage;
 - ii. Periodic removal of combustible packing material, either by burning on site at a safe distance of 100 M away or removal from the site;
 - iii. Clean - up of site atleast once a week
5. Open flame work (welding, cutting etc.) requires utmost caution. All combustible materials lying about must be removed or covered.
6. Grass and/or any other vegetation in and around the site are regularly removed.
7. 'No smoking' rules must be enforced in areas exposed to fire (stores etc.) and in the vicinity of hazardous operations.
8. Living quarters should be well separated (100 M away) from construction site.

THIRD PARTY LIABILITY

In consideration of the payment of the additional premium of Rs.21000 it is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the Company will indemnify the insured:

- a) against legal liability for the accidental loss or damage caused to the property of other persons
- b) against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the insured or his own employees or employee of the owner of the works/site/premises/location or employees of the other firms/connected with any other work site/premises/location or members of the family of the insured or any of the aforesaid

EXCLUSIONS UNDER THE TPL EXTENSION

The Company will not indemnify the insured, under this extension in respect of-

- a) The first amount of policy excess of each claim for any one occurrence related to property damage.
- b) Expenditure incurred in doing or redoing or making good or repairing or replacing any thing covered or coverable under the policy.
- c) Liability consequent upon
 - (i) bodily injury to or illness of employees/Workmen/members of the families of the insured or of the owners of the works/site/premises/location or of any other firm/contractors connected with any other work at the works/site/premises/Location ;
 - (ii) loss of or damage or property belonging to or held in trust by or under custody of the owner of the works/sites/premises/location of any other firms/contractors or an employee/workmen/family members of any of the aforesaid.
 - (iii) any accident caused by vehicles licensed for general road use or by waterborne vessels or by aircraft.

(iv) any agreement by the insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

CONDITIONS APPLYING TO TPL EXTENSION

- a) No admission, offer, promise, payment of indemnity shall be made or given by or on behalf of the insured without written consent of the company who shall be entitled, if any so desire, to take over and conduct in the name of the insured the defense or settlement of any claim or to prosecute for their own benefit in the name of the insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the insured shall give all such information and assistance as the company may require.
- b) The Company may, so far, as any accident is concerned, pay to the insured the limit of indemnity for any one accident/for any one period, after deducting therefrom in such case of any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such accident can be settled and the Company shall thereafter be under no further liability in respect of such accident under this section.

EARTHQUAKE(Fire and Shock)

Policy may be extended to cover the above subject to following endorsement wordings:

If option to delete STFI peril is exercised

"In consideration of the payment by the Insured to the Company of the sum of Rs.150000 additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement."

If option to delete STFI peril is not exercised

In consideration of the payment by the Insured to the Company of the sum of ₹ 225000 additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement."

Special conditions

1. Excess clause

5% of each and every claim subject to a minimum of Rs.10,000/.

2. Extension cover shall be granted only if the entire property in one complex /compound / location covered under the policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered under main policy except for the value of the plinth and foundations of the building(s)

3. Onus of proof

In the event of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

SPECIAL CONTINGENCY POLICY POLICY NO.:2502002623P100669449

PERIOD OF INSURANCE From 00:00 hrs of 01/04/2023 To midnight of 31/03/2024
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Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
HARIDWAR
249401
UTTARAKHAND

Agent Name	: SHIVI SINGH
Agent Code	: AGD0113451
Mobile/Landline Number/Email	: <u>9917304446</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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SPECIAL CONTINGENCY POLICY SCHEDULE

Policy Number	2502002623P100669449		Previous Policy No		
Insured Details	Name M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
	Tel. (O):	226754	Tel. (R)	Fax	
	Email	ragrawal@gail.co.in		Mobile	9711632639
	Business/Occupation None				
Period Of Insurance	From	00:00 Hrs of 01/04/2023		To	Midnight of 31/03/2024

CO-INSURANCE DETAILS:	UIIC 250200 : 100%
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Location of Property	
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Territory		Jurisdiction	
Earthquake Zone			

AOA: AOY	
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SECTION WISE PREMIUM DETAILS

Section No.	Cover Names	Description	Sum Insured ₹	Premium ₹
Section 9	Others	Coverage Details : Fire & Allied Perils including STF1, EQ & Terrorism, Accidental Damage, Designation of Property Clause.	250000000	600,000.00

Total Premium	₹ 600,000.00
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Special Conditions	This policy would cover all risk including terrorism relating to equipments-pipelines (laid underground and over ground) and line pack. The policy would also cover all risk including terrorism during transit of gas. Further, unintentional act or accident from any fortuitous cause any time, losses due to digging/hitting/ or any other act by third party including terrorism would also be covered. The sum insured would be Rs. 25 Crores. This policy covers Equipments Pipelines and Line Pack Gas that applicable only for the identified pipelines for SI of Rs.23 Cr. & line pack gas for SI of Rs. 2 Cr. Cover for gas is applicable only when in the pipelines covered in the subject policy. Deductible : Fire: As per revised excess guidelines w.e.f 01.04.2011 ; Rest: 5% of claim amount subject to a minimum of Rs.10,000 per claim.
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Premium in Words	SIX LAKHS RUPEES ONLY
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Coverage Details

Cover	Sum Insured(₹)	Premium(₹)
Other Basic Cover	250000000	542,500.00
Terrorism Cover	250000000	57,500.00

PREMIUM COMPUTATION:	
Gross Premium:	₹ 542,500.00
Excess/Deductible:	
Terrorism:	57,500.00
Earthquake:	0.00

Agent: AGD0113451
Contact: 9917304446

Premium	₹	600,000.00
CGST(9%)		54,000.00
SGST(9%)		54,000.00
Stamp duty		1.00
Total		708,000.00
Receipt Number	:	10125020023100821230
Receipt Date	:	18/04/2023

Dev Officer/Agent:	AGD0113451
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UW Remarks : This policy would cover all risk including terrorism relating to equipments-pipelines (laid underground and over ground) and line pack. The policy would also cover all risk including terrorism during transit of gas. Further, unintentional act or accident from any fortuitous cause any time, losses due to digging/hitting/ or any other act by third party including terrorism would also be covered. The sum insured would be Rs. 25 Crores. This policy covers Equipments Pipelines and Line Pack Gas that applicable only for the identified pipelines for SI of Rs.23 Cr. & line pack gas for SI of Rs. 2 Cr. Cover for gas is applicable only when in the pipelines covered in the subject policy. Deductible : Fire: As per revised excess guidelines w.e.f 01.04.2011 ; Rest: 5% of claim amount subject to a minimum of Rs.10,000 per claim.

Name Of Proposer/Firm : HARIDWAR NATURAL GAS PVT, LTD.

Address Of Proposer/Firm : RANIPUR MORE, HARIDWAR

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997139	Invoice No. & Date:	26231100669449 & 18/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration : 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 12th day of April , 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By - JEN29100(HO UNDERWRITER_PACKAGE)

Affix Policy
Stamp here.

SPECIAL CONTINGENCY POLICY

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

THE COMPANY HEREBY AGREES subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon that if the property described herein or any part thereof shall be LOST or damaged by the CONTINGENCIES stated herein at any time during the period of insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value at the time of happening of such loss, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of the several items specified herein the sum set opposite thereto respectively.

EXCEPTIONS

The Company shall not be liable in respect of :

1. Loss or damage whether direct or indirect, occasioned by, happening through, or arising from any consequence of war, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, Earthquake, Volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature, and atmospheric disturbances.
2. Damage caused by overloading or strain.
3. Consequential loss, depreciation, wear and tear or mechanical breakdown.
4. Loss or damage occurring whilst being used for racing or pace making.
5. (a) Loss, destruction of, or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising therefrom or any consequential loss.

(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material

CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **MISDESCRIPTION :** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CANCELLATION :** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

The Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the Company's customary short period scales of rates.

5. **CLAIMS PROCEDURE:**The Insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy give immediate notice thereof to the Company and shall within 14 (Fourteen) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **CONTRIBUTION:**If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same property, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
8. **INDEMNITY:**The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but 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 not more than the sum insured by the Company thereon.

9. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

10. **ARBITRATION:** If any difference arises as to the amount of any claim under this Policy, such difference shall independently of all other questions be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator, and in case of disagreement between Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not affect the authority or powers of the Arbitrator, Arbitrators or Umpire and in the event of the death of either or both of the Arbitrators or the Umpire, another shall in each case be appointed in his stead by the party or the Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award.

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 and it is also 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 or Umpire of the amount of the claim if disputed shall be first obtained.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. 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:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 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

2.3 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

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 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.

3. 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:

3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. 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 Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
DO HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

LOSS OF PROFIT (FIRE) POLICY
POLICY NO.:2502001123P100342797
UIN NO. IRDAN545CP0026V01199900

PERIOD OF INSURANCE
From 00:00 Hrs of 01/04/2023
To Midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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LOSS OF PROFIT(FIRE)POLICY-DIFFERENCE BASIS
SCHEDULE

Policy No.	2502001123P100342797		Prev. Pol. No.			
Name Of Insured	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475					
Tel.(O)		Fax		Tel.(R)		Mobile
Business/Occupation	None			Email	ragrawal@gail.co.in	
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024		

CO-INSURANCE DETAILS:

UIIC 250200 : 100%

PREMIUM: Eighty-five thousand eight hundred rupees only

Premises Work Address:	Address
	HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE,UTTARAKHAND,HARIDWAR,249401
Nature of Business :	Process Factory

The Sum(s) Insured is/are as under:

Item No	Description of Items	Sum Insured(₹)
1	On Gross profit	50000000
Total Sum Insured(In Figures):		50000000

The Insurance under this policy is Subject to the following specifications attached:

a)Specification- Gross profit on difference basis

Excess:- 7 days of Gross Profit

Indemnity period:- 3 months

Financier Details:-

Financier Name	Branch	Agreement Type	Loan Number
HDFC BANK LTD.	B 6/3, SAFDARJUNG ENCLAVE,OPP. DEER PARK,NEW DELHINEW DELHI110 029	Hypothecation	

Cover Description	SI(₹)
Terrorism	50,000,000.00

Subject to the Terms, Conditions, Endorsements, and Clauses printed herein.

Policy Premium:	85,800.00
Terrorism Loading:	7500
CGST(9%):	7,722.00
SGST(9%):	7,722.00
Stamp Duty:	1.00
Total:	101,244.00
Receipt No.:	10125020023100472264
Receipt Date:	06/04/2023

Agency/Broker Code:	AGD0113451
Dev.Officer Code:	

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	11231100342797 & 06/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration:31/03/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR on this 05th day of April 2023 .

For
United India Insurance Co. Ltd.

Affix Policy Stamp
here.

Authorised Signatory:

Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By - YAM27905(RO UNDERWRITER)

CONSEQUENTIAL LOSS (FIRE) POLICY

In consideration of the insured named in the Schedule hereto having paid to The United India Insurance Co.Ltd, (hereinafter called the Company), the premium mentioned in the Schedule, the Company agrees (subject to the Special Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon and also to the Conditions and Exclusions contained in the Fire Policy covering the interest of the insured in the property at the premises) that if any building or other property or any part thereof used by the Insured at the premises for the purpose of the Business, be destroyed or damaged by the perils covered under the fire policy, (Destruction of damage so caused being hereafter termed Damage), and the Business carried on by the Insured at the Premises be in consequence thereof interrupted or interfered with, then the company will pay to the insured in respect of each item in the schedule hereto the amount of loss resulting from such interruption or interference in accordance with the provisions contained therein:

Provided that

- 1) Such Damage is caused at any time after payment of the premium during the period of insurance named in the 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.
- 2) At the time of the happening of the Damage there shall be in force a Fire Policy covering the interest of the insured in the property at the premises against such Damage and that payment shall have been made or liability admitted thereunder. However, the Proviso shall not apply where payment is not made under Fire Policy, solely due to operation of a proviso in fire policy excluding liability for losses below a specified amount.
- 3) 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 hereafter be substituted therefor by memorandum duly signed by or on behalf of the Company.

CONDITIONS

1. The insurance by this Policy shall cease if:
 - a) The business be wound up or carried on by a Liquidator or Receiver or permanently discontinued
or
 - b) **the insured's interest ceases otherwise than by death**
or
 - c) any alteration be made either in the business or in the premises or property therein whereby the risk of Damage is increased, at any time after the commencement of this insurance, unless its continuance be admitted by memorandum signed by or on behalf of the Company.
 2. Notice shall be given to the Company of alteration in existing blocks, addition of new blocks and/or premises and/or deletion of existing blocks and/or premises during the currency of the Policy to enable the company to determine whether the basis rate of the Policy undergoes a change as a result of such inclusions/exclusions and to effect necessary adjustments in the premium under this Policy.
 3. On the happening of any Damage in consequence of which a claim is or may be made under this Policy, the insured shall
 - a) forthwith give notice thereof to the Company,
 - b) with due diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimise or check any interruption of or interference with the business or to avoid or diminish the loss.
 - c) not later than thirty days after the expiry of the period of Indemnity or within such further time as the Company may in writing allow, at his own expense deliver to the Company in writing a statement setting forth particulars of his claim together with details of all other insurances (if any) covering the damage or any part of it or consequential loss of any kind resulting therefrom.
 - d) at his own expense produce or procure and give to the Company such books of account and other business books, vouchers, invoices, balance sheets and other documents, proofs, information, explanation and other evidence as may reasonably be required by or on behalf of the Company for the purpose of investigating or verifying the claim 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 and in the event of non-compliance therewith in any respect, any payment on account of the claim already made shall be repaid to the Company forthwith.
 4. In no case whatsoever shall the Company be liable in respect of any claim under this Policy after the expiration of:
 - (a) One year from the end of the period of indemnity or if later,
 - (b) Three months from the date on which payment shall have been made or liability admitted by the Insurers covering the Damage giving rise to the said claim, unless the claim is the subject of pending action or Arbitration.
 5. This Policy and the Schedule annexed (which forms an integral part of this Policy) shall be read together as one contract, and words and expressions to which specific meanings have been attached in any part of this Policy or of the Schedule shall bear such specific meanings wherever they may appear.
 6. This insurance does not cover any loss resulting from damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:-
 - (a) War, Invasion, act of foreign enemy, hostilities or Warlike Operations (whether war be declared or not), Civil War.
 - (b) Mutiny, Civil Commotion assuming the proportion of or amounting to a popular-rising, military rising, insurrection, rebellion, revolution, military or usurped power.

In any action suit or other proceeding where the Company alleges that by reason of the provision of this condition any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.
 7. 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 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.

ANNEXURE –B

Consequential Loss Insurance Specifications

Specification A – Insurance on Gross Profit on Turnover Basis

Item No.		Sum Insured
1.	On Gross Profit	(As per schedule)
2.		
3.		_____
	Total Sum Insured	(As per schedule)

The insurance under Item No.1 is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) increase in Cost of Working and the amount payable as indemnity thereunder shall be: -

- (a) IN RESPECT OF REDUCTION IN TURNOVER: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity

- Period shall, in consequence of the Damage, fall short of the Standard Turnover.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure (subject to the provisions of Memo 2) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity period in consequence of the Damage but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided. Less any sum saved during the Indemnity Period in respect of such of the Insured Standing Charges as may cease or be reduced in consequence of the Damage: Provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Gross Profit to (where the Indemnity Period exceeds 12 months insert 'times' as may be appropriate e.g. for 18 months insert one and a half times) the Annual Turnover, the amount payable shall be proportionately reduced.
- Departmental Clause:**
 "If the business be conducted in departments, the independent trading results of which are ascertainable, the provision of Clauses (a) and (b) of Item 1 shall apply separately to each department affected by the damage except that if the Sum Insured by the said item be less than the aggregate of the sum produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative Annual Turnover thereof, the amount payable shall be proportionately reduced."

Definitions

GROSS PROFIT – The sum produced by adding to the Net Profit the amount of the insured Standing Charges, or if there be no Net Profit the amount of the Insured Standing Charges less such a proportion of any net trading loss as the amount of the Insured Standing Charges bears to all the Standing Charges of the business.

NET PROFIT – The net trading profit (exclusive of all capital receipts and accretions and all outlay properly chargeable to capital) resulting from the business of the Insured at the premises after due provision has been made for all Standing and other charges including depreciation, but before the deduction of any taxation chargeable on profits.

INSURED STANDING CHARGES – (Appropriate list to be inserted, if only selected standing charges are to be covered).

TURNOVER – The money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the business at the premises.

INDEMNITY PERIOD – The period beginning with the occurrence of the damage and ending not later than _____ months thereafter during which the results of the business shall be affected in consequence of the damage.

RATE OF GROSS PROFIT – The rate of Gross Profit earned on the turnover during the financial year immediately before the date of the damage.	To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the damage, would have been obtained during the relative period after the damage.
ANNUAL TURNOVER – The Turnover during the twelve months immediately before the date of the damage.	
STANDARD TURNOVER – The Turnover during that Period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.	

Memo 1: If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Memo 2: If any Standing Charges of the business be not insured by this policy then in computing the amount recoverable hereunder as increase in Cost of Working that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and the Insured Standing Charges bears to the sum of the Net Profit and all the Standing Charges.

Memo 3: If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Profit earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance shall be made in respect of the difference. Where, however, the declaration is not received by the Company within twelve months after the expiry of the period of insurance, no refund shall be admissible. If any damage has occurred giving rise to a claim under this policy, such return shall be made in respect only of said difference as is not due to the damage.

Specification B – Insurance on Gross Profit on Output Basis

Item No.		Sum Insured
1.	On Gross Profit	(As per schedule)

The insurance under Item No.1 is limited to loss of Gross Profit due to (a) Reduction in Output and (b) increase in Cost of Working and the amount payable as indemnity thereunder shall be: -

- (a) IN RESPECT OF REDUCTION IN OUTPUT: the sum produced by applying the Rate of Gross Profit to the amount by which the Output during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Output.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure (subject to the provisions of Memo 2) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Output which but for that expenditure would have taken place during the Indemnity period in consequence of the Damage but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided. Less any sum saved during the Indemnity Period in respect of such of the Insured Standing Charges as may cease or be reduced in consequence of the Damage: Provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Gross Profit to * the Annual Output, the amount payable shall be proportionately reduced.
- * Insert that appropriate multiple if the indemnity period exceeds 12 months.

Departmental Clause:
 If the business be conducted in departments, the independent trading results of which are ascertainable, the provision of Clauses (a) and (b) of Item 1 shall apply separately to each department affected by the damage except that if the Sum Insured by the said item be less than the aggregate of the sum produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative Annual Output thereof, the amount payable shall be proportionately reduced.

Definitions

GROSS PROFIT – The sum produced by adding to the Net Profit the amount of the insured Standing Charges, or if there be no Net Profit the amount of the Insured Standing Charges less such a proportion of any net trading loss as the amount of the Insured Standing Charges bears to all the Standing Charges of the business.

NET PROFIT – The net trading profit (exclusive of all capital receipt and accretions and all outlay properly chargeable to capital) resulting from the business of the Insured at the premises after due provision has been made for all Standing and other charges including depreciation, but before the deduction of any taxation chargeable on profits.

INSURED STANDING CHARGES – (Appropriate list to be inserted).

OUTPUT - The quantity of + produced at the premises measured in units of ++

INDEMNITY PERIOD – The period beginning with the occurrence of the damage and ending not later than _____ months thereafter during which the results of the business shall be affected in consequence of the damage.

+ Insert description of commodity produced by the insured

++ Insert unit of weight used

RATE OF GROSS PROFIT – The rate of Gross Profit earned on the output during the financial year immediately before the date of the damage.	To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the damage, would have been obtained during the relative period after the damage.
ANNUAL OUTPUT – The output during the twelve months immediately before the date of the damage.	
STANDARD OUTPUT – The output during that Period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.	

Memo 1: If during the Indemnity Period goods shall produce elsewhere than at the premises for the benefit of the business either by the Insured or by others on the insured's behalf the quantity so produced shall be brought into account in arriving at the Output during the Indemnity Period.

Memo 2: If any Standing Charges of the business be not insured by this policy then in computing the amount recoverable hereunder as increase in Cost of Working that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and the Insured Standing Charges bears to the sum of the Net Profit and all the Standing Charges.

Memo 3: If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Profit earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance shall be made in respect of the difference. Where, however, the declaration is not received by the Company within twelve months after the expiry of the period of insurance, no refund shall be admissible.

If any damage has occurred giving rise to a claim under this policy, such return shall be made in respect only of said difference as is not due to the damage.

Specification C - "Difference" Basis

Item No.	Sum Insured
1.	(As per schedule)
On Gross Profit	

The insurance under Item No.1 is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) increase in Cost of Working and the amount payable as indemnity thereunder shall be: -

- (a) IN RESPECT OF REDUCTION IN TURNOVER: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Turnover.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity period in consequence of the Damage but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided.

Less any sum saved during the Indemnity Period in respect of such of the charges and expenses of the business payable out of the Gross Profit as may cease or be reduced in consequence of the Damage:

Provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Gross Profit to * the Annual Turnover, the amount payable shall be proportionately reduced.

* Insert the appropriate multiple if the Indemnity Period exceeds 12 months.

Departmental Clause:

If the business be conducted in departments, the independent trading results of which are ascertainable, the provision of Clauses (a) and (b) of Item 1 shall apply separately to each department affected by the damage except that if the Sum Insured by the said item be less than the aggregate of the sum produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative Annual Turnover thereof, the amount payable shall be proportionately reduced.

Definitions

GROSS PROFIT – The amount by which

- (1) the sum of the Turnover and the amount of the Closing Stock shall exceed.
- (2) The sum of the amount of the Opening Stock and the amount of the Specified Working Expenses

Note 1- The amount of the Opening and Closing Stocks shall be arrived at in accordance with Insured's normal accountancy methods, due provisions being made for depreciation.

Specified Workings Expenses:-

- 1. All Purchases (less Discounts Received) ;
- 2. % Of the Annual Wage Roll (including Holiday and Insurance contributions);
- 3. Power;
- 4. Consumable Stores;
- 5. Carriage;
- 6. Packing Materials;
- 7. Bad Debts;
- 8. Discounts Allowed;
- 9. Any other expenses to be specified.

Note 2 – The words and expressions used in this Definition shall have the meaning usually attached to them in the books and accounts of the Insured.

TURNOVER – The money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the business at the premises.

INDEMNITY PERIOD – The period beginning with the occurrence of the damage and ending not later than _____ months thereafter during which the results of the business shall be affected in consequence of the damage.

RATE OF GROSS PROFIT – The rate of Gross Profit earned on the turnoverTo which such adjustments shall be made as may be necessary to provide for during the financial year immediately before the date of the damage. the trend of the business and for variations in or special circumstances affecting

ANNUAL TURNOVER – The Turnover during the twelve months immediatelythe business either before or after the damage or which would have affected before the date of the damage. the business had the damage not occurred so that the figures thus adjusted

STANDARD TURNOVER –The Turnover during that Period in the twelveshall represent as nearly as may be reasonably practicable the results which, but months immediately before the date of the damage which corresponds with thefor the damage, would have been obtained during the relative period after the

Indemnity Period.

damage.

Memo 1: If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Memo 2: If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Profit earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance shall be made in respect of the difference. Where, however, the declaration is not received by the Company within twelve months after the expiry of the period of insurance, no refund shall be admissible.
 If any damage has occurred giving rise to a claim under this policy, such return shall be made in respect only of said difference as is not due to the damage.

Specification G – New Business Clause

For the purpose of any claim arising from damage occurring before the completion of the first year's trading of the business at the premises the terms "Rate of Gross Profit", "Annual Output/Turnover" and "Standard Output/Turnover" shall bear the following meaning and not as within stated:-

<p>RATE OF GROSS PROFIT – The rate of Gross Profit earned on the Output/Turnover during the period between the date of the commencement of the business and the date of the damage.</p>	<p>To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable, the results which, but for the damage, would have been obtained during the relative period after the damage.</p>
<p>ANNUAL OUTPUT/TURNOVER – The proportional equivalent for a period of twelve months or the Output/Turnover realised during the period between the commencement of the business and the date of the damage.</p>	
<p>STANDARD OUTPUT/TURNOVER – The proportional equivalent for a period equal to the Indemnity Period of the Output/Turnover realised during the period between the commencement of the business and the date of the damage.</p>	

Specification H – Solicitors' and Professional Mens' Fees Specification for Professional Mens' Policy

Item No.		Sum Insured
1.	On Gross fees	Rs.(As per schedule)
2.	On Additional Expenditure	Rs.(As per schedule)
3.	On Legal, Clerical and other charges	Rs.(As per schedule)
Total Sum Insured		(As per schedule)

- The insurance under Item No.1 is limited to loss of Gross Fees and Increase in Cost of Working and the amount payable as indemnity thereunder shall be: -
- (a) IN RESPECT OF LOSS OF GROSS FEES: the amount by which Gross Fees earned during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Gross Fees.
 - (b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Fees which, but for that expenditure, would have taken place during the Indemnity period in consequence of the Damage, but not exceeding the reduction in Gross Fees thereby avoided.
- Less any sum saved during the Indemnity Period in respect of such of the charges and expenses of the business as may cease or be reduced in consequence of the damage.
- Provided that if the Sum Insured by this Item be less than * the Gross Fees, the amount payable shall be proportionately reduced.
- THE INSURANCE UNDER ITEM 2 is limited to such further additional expenditure beyond that recoverable under Item 1(b) as the Insured shall necessarily and reasonably incur during the Indemnity Period in consequence of the damage in connection with the fitting up of Temporary Offices, increased Rent, Rates, Taxes, Lighting, Heating and Insurance thereof, removal costs and expenses incidental thereto.
- THE INSURANCE UNDER ITEM NO 3: is limited to Legal, Clerical and other charges necessarily incurred in the replacement or restoration of deeds and other documents (including stamps thereon) manuscripts, plans, specifications and writings of every description and books (written and printed), books of account, card indexes and other business records, not exceeding in respect of any one document, plan, book or card index set the sum of Rs.

Definitions

GROSS FEES – The money paid or payable to the insured for services rendered in course of the business at the premises.
INDEMNITY PERIOD – The period beginning with the occurrence of the damage and ending not later than ___(As per schedule) months thereafter during which the results of the business shall be affected in consequence of the damage.

ANNUAL GROSS FEES –The Gross Fees earned during the twelve months immediately before the date of the damage.	To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the damage, would have been obtained during the relative period after the damage.
STANDARD GROSS FEES –The Gross Fees earned during that Period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.	

Memo 1: If during the Indemnity Period services shall be rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on his behalf the money paid or payable in respect of such services shall be brought into account in arriving at the Gross Fees during the Indemnity Period.

Memo 2: The Insurance by item 3 extends to cover property as therein described if and in so far as it is not otherwise insured whilst temporarily removed to any premises not in the insured's occupation and whilst in transit between such places by road, rail or inland waterway, in India to an amount not exceeding 10 percent of the sum insured by the said item.

Memo 3: If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Fees earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance shall be made in respect of the difference.

If any damage has occurred giving rise to a claim under this policy, such return shall be made in respect only of said difference as is not due to the damage.

Note: As regards the rate for covering Professional Mens' Fees, the standard percentage scale of the basis provided in the Consequential Loss (Fire) Tariff would be applicable to such covers.

Specification I – Revenue Basis

Item No.		Sum Insured
1.	On Gross Revenue	(As per schedule)

- The insurance under Item 1 is limited to (a) loss of Gross Revenue and (b) Increase in Cost of Working and the amount payable as indemnity thereunder shall be :-
- (a) IN RESPECT OF LOSS OF GROSS REVENUE: the amount by which the Gross Revenue earned during the Indemnity Period shall, in consequence of the damage, fall short of the Standard Gross revenue.
 - (b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure (subject to the provisions of Memo 2) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the loss of Gross revenue which but for that expenditure would have taken place during the indemnity period in consequence of the Damage but not exceeding the amount of the reduction in gross revenue thereby avoided.
- less any sum saved during the Indemnity Period in respect of such of the working expenses and standing charges of the business as may cease or be reduced in consequence of the damages,
 Provided that if the Sum Insured by this Item be less than * the Annual Gross Revenue, the amount payable under this shall be proportionately reduced.

Definitions

GROSS REVENUE – The money paid or payable to the insured for * * in course of the business at the premises.

INDEMNITY PERIOD – The period beginning with the occurrence of the damage and ending not later than _____ months thereafter during which the results of the business shall be affected in consequence of the damage.

STANDARD GROSS REVENUE – The gross Revenue during the period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.	To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the damage, would have been obtained during the relative period after the damage.
ANNUAL GROSS REVENUE – The Gross Revenue earned during the period in the twelve months immediately before the date of the damage.	

* Here is inserted the appropriate multiple if the Indemnity period exceeds 12 months

** Here is inserted an agreed description such as "work done and service rendered" or "entertainment provided" and, if necessary, a qualifying exclusion such as "excluding the cost of drink and food supplied."

Memo 1: If during the Indemnity Period work shall be done or services rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on insured's behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Gross Revenue during the Indemnity Period.

Memo 2: In the event of * the Gross Revenue earned during the accounting period of twelve months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance will be made in respect of the difference provided the Insured's declarations is received within twelve months of the expiry of the policy if any damage shall have occurred, giving rise to A claim under the policy, such return shall be made in respect only of so much of the said difference as is not due to such damage.

Note: The words "Gross Revenue" wherever they occur, may be altered to Revenue, Gross Income, Commission, Gross Fees, Royalties or similar term to suit the nature of the income of an insured's business.

* Here is inserted the appropriate multiple if the Indemnity Period exceeds 12 months.

Specification J - Alternative Basis Clause

It is agreed and declared that, whenever found necessary, the term 'Output' may be substituted for the term 'Turnover' and for the purpose of this policy 'Output' shall mean the sale value of goods manufactured by the 'Insured' in the course of the business at the premises,

Provided that :

- (a) Only one such meaning shall be operative in connection with any one occurrence involving damage (as within defined).
- (b) If the meaning set out above be used, memo No.1 shall be altered to read as follows:

Memo 1 : If during the INDEMNITY PERIOD goods shall be manufactured other than at the premises for the benefit of the business either by the Insured or by others on the Insured's behalf, the sale value of the goods so manufactured shall be brought into account in arriving at the OUTPUT during the INDEMNITY PERIOD.

ANNEXURE - D

OTHER EXTENSIONS:

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. 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:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 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

2.3 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

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 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.

3. 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:

3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. 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 Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

Terrorism Damage Cover Endorsement (Material Damage and Loss Of Profit)

INSURING CLAUSE

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this Policy to the contrary, this Policy is extended to cover:-

- (i) Physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess hereinafter contained,

For the purpose of this cover, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

- (ii) loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

- (iii) Loss resulting from necessary interruption of business caused by direct physical loss or damage in respect of which liability has been admitted by the Company under (i) and/or (ii) above. In the event of such direct physical loss or damage, this policy shall be liable for the actual loss sustained by the insured resulting directly from such necessary interruption of business, but not exceeding the loss of gross profits, as defined in the Policy, less charges and expenses which are not necessary during the interruption of business, for such length of time as would be required, with the exercise of due diligence and dispatch, to repair, rebuild or replace such part of the property as has been destroyed or damaged, commencing with the date of such direct physical loss or damage and not limited by the expiration of this Policy.

Due consideration shall be given to the continuation of normal charges and expenses, including payroll expenses, to the extent necessary to resume operations of the Insured with the same operational capability as existed immediately before the loss.

LOSSES EXCLUDED

(A) For Materials Damage

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. **loss by seizure or legal or illegal occupation;**
2. loss or damage caused by:
 - (i) voluntary abandonment or vacation,
 - (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which **deprives the Insured of the use or value of its property;**
3. loss or damage arising from acts of contraband or illegal transportation or **illegal trade;**
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger **the health, safety or welfare of persons or the environment;**
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological **exposure of any kind;**
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos expo-sure of any **kind;**
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any **court, government agency, public or civil authority or any other person;**
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance **system and/or firing mechanism of any weapon or missile;**
9. loss or damage caused by vandals or other persons acting maliciously or by way of **protest or strikes, labour unrest, riots or civil commotion;**
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or **demolition of any property insured hereunder;**
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of **income, depreciation, reduction in functionality, or increased cost of working;**
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity sup-plies and **telecommunications or any type of service;**
13. **loss or increased cost as a result of threat or hoax;**
14. loss or damage caused by or arising out of burglary, house-breaking, looting, 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 action taken in respect of an act of terrorism;**
15. **loss or damage caused by mysterious disappearance or unexplained loss;**
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or poten-tial threat to **human health;**
17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

(B) For Loss of Profit

This cover shall not indemnify:-

1. increase in loss resulting from interference at the insured premises, by terrorists or other persons, with rebuilding,repairing or replacing the property or with the **resumption or continuation of operation;**
2. increase in loss caused by the suspension ,lapse,or cancellation of any lease, licence, contract, or order, unless such results directly from the insured interruption of business,and then the Company shall be liable for only such loss as affects the Insured's earnings during,and limited to, the period of indemnity covered under this **Policy;**
3. increase in loss caused by the enforcement of any ordinance or law regulating **the use, reconstruction ,repair or demolition of any property insured hereunder;**
4. the Insured's lack of sufficient capital for timely restoration or replacement of **property lost destroyed or damaged;**
5. loss resulting from:
 - a) deliberate erasure,loss,distortion or corruption of information on computer **systems or other records,programmes or software;**
 - b) other erasure ,loss, distortion or corruption of information on computer systems or other records, programmes or software unless caused by damage to the **machine or apparatus in which the records are mounted;**
6. loss resulting from alteration , additions, improvements,rectification of defects or faults or elimination of any deficiencies carried out after the **physical;**
7. loss of market or any other consequential loss.
8. loss as a result of physical or mental or bodily injury to any person.
9. loss arising form Contingent business Interruption Extension of Business Interruption/Loss of Profit Section under this policy, compricing of Customers and Suppliers premises ,Prevention of Access and Public Utilities.

LIMIT OF INDEMNITY

(A) For Material Damage

The limit of indemnity under this cover shall not exceed the Total Sum Insured for Material Damage and Loss of Profits given in the Policy Schedule or INR 15,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 15,000,000,000 for Material Damage and Loss of Profits. If the actual aggregate loss suffered at one compound/location is more than INR 15,000,000,000, the amounts payable under individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS

Shops & Residential Risks: 1 % of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000 Non Industrial Risks: 1 % of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000 Industrial Risks: 5 % of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,000,000

(B) For Loss Of Profit

In anyone occurrence of loss or damage, the Company shall not be liable for the amount obtained by multiplying seven(7) days standard turnover with rate of gross profit.

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insur-ance. Where a policy is cancelled and rewritten midterm purely for the purpose of coinciding with the accounting year of the insured, prorata refund of the can-celled policy premium will be allowed. If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates. Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
DO HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY NO.:2502001123P100377174 UIN. IRDAN545RP0013V01202021

PERIOD OF INSURANCE
From 00:00 Hrs of 01/04/2023
To Midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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**UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
SCHEDULE**

Policy No.	2502001123P100377174		Prev. Pol. No.	2502001122P100262690	
Name Of Insured	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
Tel.(O)		Fax		Tel.(R)	
Business/Occupation	None			Email	ragrawal@gail.co.in
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024	

CO-INSURANCE DETAILS:

UIIC 250200 : 100%

Risks Covered	Sum Insured(₹)
Floater Cover(Stocks of all description)	5,000,000.00

Total Basic Premium:	2,800.00
Total Addon Premium:	0.00
Net Premium:	2,185.00
CGST(9%):	197.00
SGST(9%):	197.00
Stamp Duty:	1.00
Total:	2,579.00
Receipt No:	10125020023100510098
Receipt Date:	07/04/2023

Stamp Duty Applicability : No

Agency/Broker Code:	AGD0113451
SHIVI SINGH	
Dev.Officer Code:	

Deductible	₹ 5,000/- for each & every claim
Terrorism deductible	i)1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/-(for Non-industrial risks) ii)5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/-(for Industrial risks)

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
HARIDWAR GEOGRAPHICAL AREA,HARIDWAR,UTTARAKHAND,Pin-249401	HARIDWAR GEOGRAPHICAL AREA	Office premises, Meeting Rooms(1007)	Floater Coverage	Chairs, Tables, Almirah, Filing cabinet, Sofa, Book Case, Sliding doors including glass panels etc.	Floater Sum Insured

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	11231100377174 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

Affix Policy Stamp here.

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

You chose this **United Bharat Sookshma Udyam Suraksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. **Your Policy:** This **United Bharat Sookshma Udyam Suraksha Policy** is a contract between You and Us as stated in the following:
 - i. This Policy document;
 - ii. The Policy Schedule attached to this Policy document;
 - iii. Any Endorsement attached to and forming part of this Policy document;
 - iv. Any Add-on to this Policy that You may have purchased from Us;
 - v. The proposal and all declarations made by You or on Your behalf;
2. **To whom this Policy is issued and what it covers:**
 - i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs. 5 Crore (Rupees Five Crore only) at the policy Commencement Date. Provided, if the value at risk for all Insurable Assets exceeds Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
 - ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
 - iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.
3. **The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It shows:
 - i. Your personal details,
 - ii. the Policy Period,
 - iii. the description of Your Insured Property,
 - iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
 - v. the insurance covers You have purchased,
 - vi. the premium You have paid for these insurance covers,
 - vii. add-on covers opted by You,
 - viii. other important and relevant aspects and information.
4. **Special Meanings of Words:** Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These words with special meaning are stated in the Policy with the first letter in capitals.

Word/s	Specific meaning
Agreed Value	An amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises, where You carry on Your Business. It includes: a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in Clause G (III) of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutchra Construction.

Reinstatement/Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule.

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

Column A	Column B
We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
1. Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3. Lightning	-
4. Earthquake, volcanic eruption, or other convulsions of nature	-
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation,	-
6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7. Bush fire, Forest fire, Jungle fire,	-
8. 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.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.
9. Missile testing operations	-
10. Riot, Strikes, Malicious Damages	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. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12. Bursting or overflowing of water tanks, apparatus and pipes,	-
13. Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover1. **What We cover:**

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in Clause B of this Policy and subject to the exclusions stated in Clause D of this Policy subject to all terms and conditions of this Policy. We also give In- built Covers without charging additional premium which are stated in Clause C (4) of this Policy.

2. **Basis of Sum Insured:**

i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: **Reinstatement Value**

ii. For Stocks:

a. For raw material: landed cost at Your Premises.

b. For stock in process: input cost of the stock at the time of loss.

c. For finished stock: the manufacturing cost of the finished stock or the **Contract Price** of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

3. **Restoration of Sum Insured:**

Except as stated in **Clause G (III) (3) (e)** of this Policy, the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

4. **In-Built Covers:**

If We agree to pay Your claim for loss or damage to the Insured Property, We will also pay for the following loss or damage and expenses.

Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,

ii. such item of Property is not otherwise insured,

iii. maximum limit under this cover is 15% (excluding stocks),

iv. subject to Underinsurance provisions of Clause F of this Policy.

Stocks at many locations on floater basis:

We cover physical loss or damage to movable property in more than one location as follows:

i. You have declared all locations, and these are shown in the Policy Schedule.

ii. You have declared stocks as a single value reflecting the aggregate Sum Insured.

iii. You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any particular time.

iv. You must inform Us of any change in the address of any location occurring after the Commencement Date.

Temporary removal of stocks:

We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:

i. maximum cover will be 10% of the Sum Insured for Stock,

ii. such stock is not otherwise insured.

Cover for Specific Contents:

We cover the following, as applicable:

a. Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

c. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.5 Lakh (Rupees Five Lakh) during the policy period.

d. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 1 Lakh (Rupees One Lakh) during the policy period.

Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;

ii. The maximum We pay is 5 % of the claim amount;

iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.

ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.

iii. All other terms and conditions of this Policy will apply to this extension.

iv. These costs will not include

a. the costs incurred for complying with such regulations,

- for destruction or damage occurring before Commencement Date,

- for destruction or damage not insured under this Policy,

- under which You have received notice before the destruction or damage occurred.

b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation 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 Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of Rs. 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct Rs. 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the Excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. 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 from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. 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, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
ii. Stock covered under **Clause (C) (4.3)** of this Policy -.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. Partial Loss:
i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for
i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
iii. Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
i. landed cost at Your Premises for Stock of raw materials,
ii. total manufacturing cost for Stock of finished goods,
iii. the input value of Stock in process at the time of loss,
iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage of destruction, or within such time as We may allow in writing.
5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
ii. If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy

NOTE: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of this Policy.

Clause F. Underinsurance

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in **Clause F (3)** of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.
2. Every item of Insured Property is subject to this condition separately.
3. Under this **United Bharat Sookshma Udyam Suraksha Policy**, We will waive underinsurance upto 15%.
4. If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents is less than 85% of the value of Insurable Assets You will be responsible for the difference and You will bear a proportionate share of the loss.
5. Underinsurance will not apply to Cover for Specific Contents.

Note: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.

Clause G. Conditions

1) Your Obligations

1. Make true and full disclosure in the proposal and related documents

- i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.
- ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements

and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

2. **Make true statements and full disclosure in the claim and related documents**

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse Your claim. We may also cancel Your policy.

3. **Obligation to take care:** You must:

- i. ensure that unauthorised persons do not occupy Your Premises.
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4. **Inform change in circumstances:**

You must inform Us immediately if:

- i. You change the nature of Your Business or any processes,
- ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You,
- iii. You change the use of Your Premises or any Building, or
- iv. Your Premises or any Building remains unoccupied for more than 30 days.

5. **Allow inspection and investigation of claim**

You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required permit the scientific testing and investigation of any insured article affected by an insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

6. **Follow claim procedure**

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

II) **Renewal of Policy**

1. **End of Policy:** This Policy will expire at the end of the Policy Period.

2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

3. **Renewal is not Automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

III) **Cancellation and termination of Policy**

1. **Cancellation by You at any time**

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. **Cancellation by Us**

We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. **Automatic termination of the Policy:**

This Policy will automatically end in the following cases:

- a. **Destruction of any Insured Building:** This Policy will automatically end 7 days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.
- b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.
- c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,
 - i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;
 - ii. if Your interest in any Insured Property passes to another except by will or operation of law.
- d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- f. **Effect of death:** If You are an individual, in the event of Your unfortunate death, the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.
- g. **Policy not invalidated:** The Policy is not invalidated:
 - i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer.
 - ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
 - iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

(IV) **Claims Procedure**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any authority that You made,
 - v. details of the Insured Event
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - viii. details of loss or damage under Add-ons, if any, and
 - ix. submit photographs of loss or physical damage, wherever possible.

2. **Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property,
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. **Immediate notice to authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the

fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes,

Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. **Submit claim**

i.

a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

- ii. We shall not 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. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

- i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

- ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

- iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

- iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

6. **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

- i. We will not pay the claim,

- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid,

- iii. We can also inform the police, and start legal proceedings against You.

7. **Other insurance**

- i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

- ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

- iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

- iv. We will ensure that Our actions do not impose any liability on You.

8. **Our rights relating to Insured Property**

- i. We must investigate/survey to confirm that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:

a. We and Our representatives will visit Your Premises and inspect the Insured Property,

b. We will ask You to give to Us any items of the Contents of Your Premises, and hold it with Us for the purposes of examination, testing, or any other investigation, or

c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.

- ii. We will ensure that Our actions will not impose any liability on You.

9. **Recovery action by Us**

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to the Insured Property. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.

- ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.

- iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

1. You can choose to make changes to the covers of this Policy, for example, take additional cover or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

2. This Policy (including the Policy Schedule, the proposal, declarations, the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

1. **Designation of Insured Property**

For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

2. **Notices**

- i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.

- ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.

3. **Applicable law and jurisdiction**

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. **Arbitration**

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, 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.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. **Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: customercare@uic.co.in

2. Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1,Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Clause K. Information about Us

The United India Insurance Company Limited
#19, Nungambakkam High Road, IV Lane,
Chennai - 600034
Ph :91-044-28575200 Web: uiic.co.in Customer Service: customercare@uiic.co.in



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

BURGLARY STANDARD POLICY

Policy No.:2502001223P100376778

PERIOD OF INSURANCE

From 00:00 hrs on 01/04/2023

To Midnight on 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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BURGLARY STANDARD POLICY SCHEDULE

Policy Number	2502001223P100376778			Previous Policy Number	2502001222P100363959	
Insured Details	Name/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
	Tel. (O)		Tel. (R)		Fax	
	Email	ragrawal@gail.co.in			Mobile	9711632639
	Business/Occupation	None				
Period of Insurance	From	From 00:00 hrs on 01/04/2023		To	To Midnight on 31/03/2024	

Coinsurance Details	UIIC 250200 : 100%
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Premise: (Description and situation of the premises containing the property insured)

Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.

Premium	:	₹ 1,000.00
CGST(9%)	:	₹ 90.00
SGST(9%)	:	₹ 90.00
Stamp Duty	:	₹ 1.00
Total	:	₹ 1,180.00
Receipt Number	:	10125020023100509754
Receipt Date	:	07/04/2023

Agent/Broker Code	:	AGD0113451
Dev. Officer Code	:	

Location Id	Location Address / Situation	Pin Code
23264757329	HARIDWAR GEOGRAPHICAL AREA	249401

Location ID	Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
23264757329	Others - Others	Chairs, Tables, Almirah, Filing cabinet, Sofa, Book Case, Sliding doors including glass panels etc.	₹ 5,000,000.00	₹ 5,000,000.00

Subject to BP clause as attached
Imposed Excess : 0/-

Total Sum Insured ₹ 5,000,000.00

Addon Cover Details:-

Cover Description	SI (₹)	Premium (₹)
Theft	5,000,000.00	335.00

Additional conditions (if any): Nil
Property described above is mortgaged to: Nil

Special Condition	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Underwriting Remarks	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
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Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	12231100376778 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However 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 not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company 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 the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
11. **ARBITRATION AND DISCLAIMER:** If any 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 in difference, 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.
12. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
13. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):
- 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
- 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. 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:
- 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- 2.2 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
- 2.3 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
- 2.4 the disease, substance or agent is such:
- 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
- 2.4.2 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.
3. 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:
- 3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
- 3.2 change in consumer behaviour, or
- 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. 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 Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
- (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

- (2) any change in the law, clause or similar provision;
 - (3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
DO HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754, (1334) 223909 FAX: EMAIL:

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY NO.: 2502001123P100376729 UIN. IRDAN545RP0013V01202021

PERIOD OF INSURANCE
From 00:00 Hrs of 01/04/2023
To Midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

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Website: <http://www.uiic.co.in>

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**UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
SCHEDULE**

Policy No.	2502001123P100376729		Prev. Pol. No.	2502001122P100262690	
Name Of Insured	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
Tel.(O)		Fax		Tel.(R)	
Business/Occupation	None			Email	ragrawal@gail.co.in
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024	

CO-INSURANCE DETAILS:

UIIC 250200 : 100%

Risks Covered	Sum Insured(₹)
Floater Cover(Stocks of all description)	2,500,000.00

Total Basic Premium:	1,400.00
Total Addon Premium:	0.00
Net Premium:	1,093.00
CGST(9%):	98.00
SGST(9%):	98.00
Stamp Duty:	1.00
Total:	1,289.00
Receipt No:	10125020023100509701
Receipt Date:	07/04/2023

Stamp Duty Applicability : No

Agency/Broker Code:	AGD0113451
SHIVI SINGH	
Dev.Officer Code:	

Deductible	₹ 5,000/- for each & every claim
Terrorism deductible	i)1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/-(for Non-industrial risks) ii)5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/-(for Industrial risks)

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
HARIDWAR GEOGRAPHICAL AREA, HARIDWAR, UTTARAKHAND, Pin-249401	HARIDWAR GEOGRAPHICAL AREA	Office premises, Meeting Rooms(1007)	Floater Coverage	AC, LCD, Callibrator, Mulmeet etc. with Centralised AC	Floater Sum Insured

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	11231100376729 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

Affix Policy Stamp here.

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

You chose this **United Bharat Sookshma Udyam Suraksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. **Your Policy:** This **United Bharat Sookshma Udyam Suraksha Policy** is a contract between You and Us as stated in the following:
 - i. This Policy document;
 - ii. The Policy Schedule attached to this Policy document;
 - iii. Any Endorsement attached to and forming part of this Policy document;
 - iv. Any Add-on to this Policy that You may have purchased from Us;
 - v. The proposal and all declarations made by You or on Your behalf;
2. **To whom this Policy is issued and what it covers:**
 - i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs. 5 Crore (Rupees Five Crore only) at the policy Commencement Date. Provided, if the value at risk for all Insurable Assets exceeds Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
 - ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
 - iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.
3. **The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It shows:
 - i. Your personal details,
 - ii. the Policy Period,
 - iii. the description of Your Insured Property,
 - iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
 - v. the insurance covers You have purchased,
 - vi. the premium You have paid for these insurance covers,
 - vii. add-on covers opted by You,
 - viii. other important and relevant aspects and information.
4. **Special Meanings of Words:** Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These words with special meaning are stated in the Policy with the first letter in capitals.

Word/s	Specific meaning
Agreed Value	An amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises, where You carry on Your Business. It includes: a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in Clause G (III) of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutchra Construction.

Reinstatement/Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule.

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

Column A	Column B
We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
1. Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3. Lightning	-
4. Earthquake, volcanic eruption, or other convulsions of nature	-
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation,	-
6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7. Bush fire, Forest fire, Jungle fire,	-
8. 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.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.
9. Missile testing operations	-
10. Riot, Strikes, Malicious Damages	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. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12. Bursting or overflowing of water tanks, apparatus and pipes,	-
13. Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover**1. What We cover:**

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in Clause B of this Policy and subject to the exclusions stated in Clause D of this Policy subject to all terms and conditions of this Policy. We also give In- built Covers without charging additional premium which are stated in Clause C (4) of this Policy.

2. Basis of Sum Insured:

i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: **Reinstatement Value**

ii. For Stocks:

a. For raw material: landed cost at Your Premises.

b. For stock in process: input cost of the stock at the time of loss.

c. For finished stock: the manufacturing cost of the finished stock or the **Contract Price** of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

3. Restoration of Sum Insured:

Except as stated in **Clause G (III) (3) (e)** of this Policy, the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

4. In-Built Covers:

If We agree to pay Your claim for loss or damage to the Insured Property, We will also pay for the following loss or damage and expenses.

Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,

ii. such item of Property is not otherwise insured,

iii. maximum limit under this cover is 15% (excluding stocks),

iv. subject to Underinsurance provisions of Clause F of this Policy.

Stocks at many locations on floater basis:

We cover physical loss or damage to movable property in more than one location as follows:

i. You have declared all locations, and these are shown in the Policy Schedule.

ii. You have declared stocks as a single value reflecting the aggregate Sum Insured.

iii. You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any particular time.

iv. You must inform Us of any change in the address of any location occurring after the Commencement Date.

Temporary removal of stocks:

We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:

i. maximum cover will be 10% of the Sum Insured for Stock,

ii. such stock is not otherwise insured.

Cover for Specific Contents:

We cover the following, as applicable:

a. Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

c. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.5 Lakh (Rupees Five Lakh) during the policy period.

d. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 1 Lakh (Rupees One Lakh) during the policy period.

Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;

ii. The maximum We pay is 5 % of the claim amount;

iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.

ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.

iii. All other terms and conditions of this Policy will apply to this extension.

iv. These costs will not include

a. the costs incurred for complying with such regulations,

- for destruction or damage occurring before Commencement Date,

- for destruction or damage not insured under this Policy,

- under which You have received notice before the destruction or damage occurred.

b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation 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 Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of Rs. 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct Rs. 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the Excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. 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 from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. 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, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
ii. Stock covered under **Clause (C) (4.3)** of this Policy -.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. Partial Loss:
i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
 2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for
i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
iii. Reinstatement using standard material readily available and in common use for similar type of Building.
 3. If the Stock is a **Total Loss**, We will pay You as follows:
i. landed cost at Your Premises for Stock of raw materials,
ii. total manufacturing cost for Stock of finished goods,
iii. the input value of Stock in process at the time of loss,
iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
 4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage of destruction, or within such time as We may allow in writing.
 5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
 6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
ii. If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
 7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy
- NOTE: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of this Policy.**

Clause F. Underinsurance

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in **Clause F (3)** of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.
 2. Every item of Insured Property is subject to this condition separately.
 3. Under this **United Bharat Sookshma Udyam Suraksha Policy**, We will waive underinsurance upto 15%.
 4. If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents is less than 85% of the value of Insurable Assets You will be responsible for the difference and You will bear a proportionate share of the loss.
 5. Underinsurance will not apply to Cover for Specific Contents.
- Note: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.**

Clause G. Conditions

1) Your Obligations

1. Make true and full disclosure in the proposal and related documents

- i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.
- ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements

and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

2. **Make true statements and full disclosure in the claim and related documents**

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse Your claim. We may also cancel Your policy.

3. **Obligation to take care:** You must:

- i. ensure that unauthorised persons do not occupy Your Premises.
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4. **Inform change in circumstances:**

You must inform Us immediately if:

- i. You change the nature of Your Business or any processes,
- ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You,
- iii. You change the use of Your Premises or any Building, or
- iv. Your Premises or any Building remains unoccupied for more than 30 days.

5. **Allow inspection and investigation of claim**

You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required permit the scientific testing and investigation of any insured article affected by an insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

6. **Follow claim procedure**

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

II) **Renewal of Policy**

1. **End of Policy:** This Policy will expire at the end of the Policy Period.

2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

3. **Renewal is not Automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

III) **Cancellation and termination of Policy**

1. **Cancellation by You at any time**

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. **Cancellation by Us**

We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. **Automatic termination of the Policy:**

This Policy will automatically end in the following cases:

- a. **Destruction of any Insured Building:** This Policy will automatically end 7 days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.
- b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.
- c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,
 - i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;
 - ii. if Your interest in any Insured Property passes to another except by will or operation of law.
- d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- f. **Effect of death:** If You are an individual, in the event of Your unfortunate death, the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.
- g. **Policy not invalidated:** The Policy is not invalidated:
 - i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer.
 - ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
 - iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

(IV) **Claims Procedure**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any authority that You made,
 - v. details of the Insured Event
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - viii. details of loss or damage under Add-ons, if any, and
 - ix. submit photographs of loss or physical damage, wherever possible.

2. **Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property,
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. **Immediate notice to authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the

fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes,

Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. **Submit claim**

i.

a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

- ii. We shall not 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. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

- i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

- ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

- iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

- iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

6. **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

- i. We will not pay the claim,

- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid,

- iii. We can also inform the police, and start legal proceedings against You.

7. **Other insurance**

- i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

- ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

- iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

- iv. We will ensure that Our actions do not impose any liability on You.

8. **Our rights relating to Insured Property**

- i. We must investigate/survey to confirm that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:

a. We and Our representatives will visit Your Premises and inspect the Insured Property,

b. We will ask You to give to Us any items of the Contents of Your Premises, and hold it with Us for the purposes of examination, testing, or any other investigation, or

c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.

- ii. We will ensure that Our actions will not impose any liability on You.

9. **Recovery action by Us**

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to the Insured Property. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.

- ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.

- iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

1. You can choose to make changes to the covers of this Policy, for example, take additional cover or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

2. This Policy (including the Policy Schedule, the proposal, declarations, the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

1. **Designation of Insured Property**

For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

2. **Notices**

- i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.

- ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.

3. **Applicable law and jurisdiction**

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. **Arbitration**

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, 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.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. **Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: customercare@uic.co.in

2. Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1,Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Clause K. Information about Us

The United India Insurance Company Limited
#19, Nungambakkam High Road, IV Lane,
Chennai - 600034

Ph :91-044-28575200 Web: uiic.co.in Customer Service: customercare@uiic.co.in



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

BURGLARY STANDARD POLICY

Policy No.:2502001223P100376794

PERIOD OF INSURANCE

From 00:00 hrs on 01/04/2023

To Midnight on 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : KRI 43076 @ 07/04/2023 4:57:35 PM



BURGLARY STANDARD POLICY SCHEDULE

Policy Number	2502001223P100376794			Previous Policy Number	2502001222P100363959		
Insured Details	Name/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475					
	Tel. (O)		Tel. (R)		Fax		
	Email	ragrawal@gail.co.in			Mobile	9711632639	
	Business/Occupation	None					
Period of Insurance	From	From 00:00 hrs on 01/04/2023		To	To Midnight on 31/03/2024		

Coinsurance Details	UIIC 250200 : 100%
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Premise: (Description and situation of the premises containing the property insured) Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Premium</td> <td style="text-align: right;">₹ 1,000.00</td> </tr> <tr> <td>CGST(9%)</td> <td style="text-align: right;">₹ 90.00</td> </tr> <tr> <td>SGST(9%)</td> <td style="text-align: right;">₹ 90.00</td> </tr> <tr> <td>Stamp Duty</td> <td style="text-align: right;">₹ 1.00</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">₹ 1,180.00</td> </tr> <tr> <td>Receipt Number</td> <td style="text-align: right;">10125020023100509775</td> </tr> <tr> <td>Receipt Date</td> <td style="text-align: right;">07/04/2023</td> </tr> </table> <table style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td>Agent/Broker Code</td> <td style="text-align: right;">AGD0113451</td> </tr> <tr> <td>Dev. Officer Code</td> <td style="text-align: right;"></td> </tr> </table>	Premium	₹ 1,000.00	CGST(9%)	₹ 90.00	SGST(9%)	₹ 90.00	Stamp Duty	₹ 1.00	Total	₹ 1,180.00	Receipt Number	10125020023100509775	Receipt Date	07/04/2023	Agent/Broker Code	AGD0113451	Dev. Officer Code	
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Dev. Officer Code																			

Location Id	Location Address / Situation	Pin Code
23264757329	HARIDWAR GEOGRAPHICAL AREA	249401

Location ID	Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
23264757329	Others - Others	AC, LCD, Callibrator, Mulmeet etc. with Centralised AC	₹ 2,500,000.00	₹ 2,500,000.00

Subject to BP clause as attached Total Sum Insured ₹ 2,500,000.00
 Imposed Excess : 0/-

Addon Cover Details:-

Cover Description	SI (₹)	Premium (₹)
Theft	2,500,000.00	335.00

Additional conditions (if any):	Nil
Property described above is mortgaged to:	Nil

Special Condition	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Underwriting Remarks	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
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Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	12231100376794 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However 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 not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company 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 the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
11. **ARBITRATION AND DISCLAIMER:** If any 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 in difference, 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.
12. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
13. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):
- 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
- 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. 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:
- 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- 2.2 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
- 2.3 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
- 2.4 the disease, substance or agent is such:
- 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
- 2.4.2 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.
3. 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:
- 3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
- 3.2 change in consumer behaviour, or
- 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. 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 Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
- (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

- (2) any change in the law, clause or similar provision;
 - (3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA MART
DO HARIDWAR - 249401 UTTARAKHAND
PHONE: (1334) 226754, (1334) 223909 FAX: EMAIL:

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY NO.: 2502001123P100376741 UIN. IRDAN545RP0013V01202021

PERIOD OF INSURANCE
From 00:00 Hrs of 01/04/2023
To Midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE, RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App (www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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**UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
SCHEDULE**

Policy No.	2502001123P100376741		Prev. Pol. No.	2502001122P100262690	
Name Of Insured	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
Tel.(O)		Fax		Tel.(R)	
Business/Occupation	None		Email	ragrawal@gail.co.in	Mobile 9711632639
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024	

CO-INSURANCE DETAILS:

UIIC 250200 : 100%

Risks Covered	Sum Insured(₹)
Floater Cover(Stocks of all description)	2,500,000.00

Total Basic Premium:	1,400.00
Total Addon Premium:	0.00
Net Premium:	1,093.00
CGST(9%):	98.00
SGST(9%):	98.00
Stamp Duty:	1.00
Total:	1,289.00
Receipt No:	10125020023100509716
Receipt Date:	07/04/2023

Stamp Duty Applicability : No

Agency/Broker Code:	AGD0113451
SHIVI SINGH	
Dev.Officer Code:	

Deductible	₹ 5,000/- for each & every claim
Terrorism deductible	i)1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/-(for Non-industrial risks) ii)5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/-(for Industrial risks)

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
HARIDWAR GEOGRAPHICAL AREA, HARIDWAR, UTTARAKHAND, Pin-249401	HARIDWAR GEOGRAPHICAL AREA	Office premises, Meeting Rooms(1007)	Floater Coverage	Computers, Scanners, Printers and UPS etc. with Centralised AC	Floater Sum Insured

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	11231100376741 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

Affix Policy Stamp here.

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

You chose this **United Bharat Sookshma Udyam Suraksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. **Your Policy:** This **United Bharat Sookshma Udyam Suraksha Policy** is a contract between You and Us as stated in the following:
 - i. This Policy document;
 - ii. The Policy Schedule attached to this Policy document;
 - iii. Any Endorsement attached to and forming part of this Policy document;
 - iv. Any Add-on to this Policy that You may have purchased from Us;
 - v. The proposal and all declarations made by You or on Your behalf;
2. **To whom this Policy is issued and what it covers:**
 - i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs. 5 Crore (Rupees Five Crore only) at the policy Commencement Date. Provided, if the value at risk for all Insurable Assets exceeds Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
 - ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
 - iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.
3. **The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It shows:
 - i. Your personal details,
 - ii. the Policy Period,
 - iii. the description of Your Insured Property,
 - iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
 - v. the insurance covers You have purchased,
 - vi. the premium You have paid for these insurance covers,
 - vii. add-on covers opted by You,
 - viii. other important and relevant aspects and information.
4. **Special Meanings of Words:** Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These words with special meaning are stated in the Policy with the first letter in capitals.

Word/s	Specific meaning
Agreed Value	An amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises, where You carry on Your Business. It includes: a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in Clause G (III) of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutchra Construction.

Reinstatement/Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule.

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

Column A	Column B
We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
1. Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3. Lightning	-
4. Earthquake, volcanic eruption, or other convulsions of nature	-
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation,	-
6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7. Bush fire, Forest fire, Jungle fire,	-
8. 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.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.
9. Missile testing operations	-
10. Riot, Strikes, Malicious Damages	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. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12. Bursting or overflowing of water tanks, apparatus and pipes,	-
13. Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover**1. What We cover:**

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in Clause B of this Policy and subject to the exclusions stated in Clause D of this Policy subject to all terms and conditions of this Policy. We also give In- built Covers without charging additional premium which are stated in Clause C (4) of this Policy.

2. Basis of Sum Insured:

i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: **Reinstatement Value**

ii. For Stocks:

a. For raw material: landed cost at Your Premises.

b. For stock in process: input cost of the stock at the time of loss.

c. For finished stock: the manufacturing cost of the finished stock or the **Contract Price** of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

3. Restoration of Sum Insured:

Except as stated in **Clause G (III) (3) (e)** of this Policy, the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

4. In-Built Covers:

If We agree to pay Your claim for loss or damage to the Insured Property, We will also pay for the following loss or damage and expenses.

Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,

ii. such item of Property is not otherwise insured,

iii. maximum limit under this cover is 15% (excluding stocks),

iv. subject to Underinsurance provisions of Clause F of this Policy.

Stocks at many locations on floater basis:

We cover physical loss or damage to movable property in more than one location as follows:

i. You have declared all locations, and these are shown in the Policy Schedule.

ii. You have declared stocks as a single value reflecting the aggregate Sum Insured.

iii. You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any particular time.

iv. You must inform Us of any change in the address of any location occurring after the Commencement Date.

Temporary removal of stocks:

We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:

i. maximum cover will be 10% of the Sum Insured for Stock,

ii. such stock is not otherwise insured.

Cover for Specific Contents:

We cover the following, as applicable:

a. Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

c. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.5 Lakh (Rupees Five Lakh) during the policy period.

d. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 1 Lakh (Rupees One Lakh) during the policy period.

Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;

ii. The maximum We pay is 5 % of the claim amount;

iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.

ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.

iii. All other terms and conditions of this Policy will apply to this extension.

iv. These costs will not include

a. the costs incurred for complying with such regulations,

- for destruction or damage occurring before Commencement Date,

- for destruction or damage not insured under this Policy,

- under which You have received notice before the destruction or damage occurred.

b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation 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 Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of Rs. 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct Rs. 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the Excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. 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 from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. 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, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
ii. Stock covered under **Clause (C) (4.3)** of this Policy -.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. Partial Loss:
i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for
i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
iii. Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
i. landed cost at Your Premises for Stock of raw materials,
ii. total manufacturing cost for Stock of finished goods,
iii. the input value of Stock in process at the time of loss,
iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage of destruction, or within such time as We may allow in writing.
5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
ii. If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy

NOTE: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of this Policy.

Clause F. Underinsurance

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in **Clause F (3)** of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.
2. Every item of Insured Property is subject to this condition separately.
3. Under this **United Bharat Sookshma Udyam Suraksha Policy**, We will waive underinsurance upto 15%.
4. If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents is less than 85% of the value of Insurable Assets You will be responsible for the difference and You will bear a proportionate share of the loss.
5. Underinsurance will not apply to Cover for Specific Contents.

Note: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.

Clause G. Conditions

1) Your Obligations

1. Make true and full disclosure in the proposal and related documents

- i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.
- ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements

and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

2. **Make true statements and full disclosure in the claim and related documents**

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse Your claim. We may also cancel Your policy.

3. **Obligation to take care:** You must:

- i. ensure that unauthorised persons do not occupy Your Premises.
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4. **Inform change in circumstances:**

You must inform Us immediately if:

- i. You change the nature of Your Business or any processes,
- ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You,
- iii. You change the use of Your Premises or any Building, or
- iv. Your Premises or any Building remains unoccupied for more than 30 days.

5. **Allow inspection and investigation of claim**

You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required permit the scientific testing and investigation of any insured article affected by an insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

6. **Follow claim procedure**

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

II) **Renewal of Policy**

1. **End of Policy:** This Policy will expire at the end of the Policy Period.

2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

3. **Renewal is not Automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

III) **Cancellation and termination of Policy**

1. **Cancellation by You at any time**

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. **Cancellation by Us**

We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. **Automatic termination of the Policy:**

This Policy will automatically end in the following cases:

- a. **Destruction of any Insured Building:** This Policy will automatically end 7 days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.
- b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.
- c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,
 - i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;
 - ii. if Your interest in any Insured Property passes to another except by will or operation of law.
- d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- f. **Effect of death:** If You are an individual, in the event of Your unfortunate death, the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.
- g. **Policy not invalidated:** The Policy is not invalidated:
 - i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer.
 - ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
 - iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

(IV) **Claims Procedure**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any authority that You made,
 - v. details of the Insured Event
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - viii. details of loss or damage under Add-ons, if any, and
 - ix. submit photographs of loss or physical damage, wherever possible.

2. **Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property,
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. **Immediate notice to authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the

fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes,

Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. **Submit claim**

- i. a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

- ii. We shall not 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. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

- i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

- ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

- iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

- iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

6. **Fraudulent claim**

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

- i. We will not pay the claim,

- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid,

- iii. We can also inform the police, and start legal proceedings against You.

7. **Other insurance**

- i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

- ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

- iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

- iv. We will ensure that Our actions do not impose any liability on You.

8. **Our rights relating to Insured Property**

- i. We must investigate/survey to confirm that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:

a. We and Our representatives will visit Your Premises and inspect the Insured Property,

b. We will ask You to give to Us any items of the Contents of Your Premises, and hold it with Us for the purposes of examination, testing, or any other investigation, or

c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.

- ii. We will ensure that Our actions will not impose any liability on You.

9. **Recovery action by Us**

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to the Insured Property. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.

- ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.

- iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

1. You can choose to make changes to the covers of this Policy, for example, take additional cover or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

2. This Policy (including the Policy Schedule, the proposal, declarations, the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

1. **Designation of Insured Property**

For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

2. **Notices**

- i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.

- ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.

3. **Applicable law and jurisdiction**

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. **Arbitration**

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, 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.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. **Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: customercare@uic.co.in

2. Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1,Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Clause K. Information about Us

The United India Insurance Company Limited
#19, Nungambakkam High Road, IV Lane,
Chennai - 600034
Ph :91-044-28575200 Web: uiic.co.in Customer Service: customercare@uiic.co.in



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

BURGLARY STANDARD POLICY

Policy No.:2502001223P100376803

PERIOD OF INSURANCE

From 00:00 hrs on 01/04/2023

To Midnight on 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
249401
HARIDWAR
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : KRI43076 @ 07/04/2023 4:58:56 PM



BURGLARY STANDARD POLICY SCHEDULE

Policy Number	2502001223P100376803			Previous Policy Number	2502001222P100363959		
Insured Details	Name/ID	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475					
	Tel. (O)		Tel. (R)		Fax		
	Email	ragrawal@gail.co.in			Mobile	9711632639	
	Business/Occupation	None					
Period of Insurance	From	From 00:00 hrs on 01/04/2023		To	To Midnight on 31/03/2024		

Coinsurance Details	UIIC 250200 : 100%
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Premise: (Description and situation of the premises containing the property insured) Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Premium</td> <td style="text-align: right;">₹ 1,000.00</td> </tr> <tr> <td>CGST(9%)</td> <td style="text-align: right;">₹ 90.00</td> </tr> <tr> <td>SGST(9%)</td> <td style="text-align: right;">₹ 90.00</td> </tr> <tr> <td>Stamp Duty</td> <td style="text-align: right;">₹ 1.00</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">₹ 1,180.00</td> </tr> <tr> <td>Receipt Number</td> <td style="text-align: right;">10125020023100509784</td> </tr> <tr> <td>Receipt Date</td> <td style="text-align: right;">07/04/2023</td> </tr> </table> <table style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td>Agent/Broker Code</td> <td style="text-align: right;">AGD0113451</td> </tr> <tr> <td>Dev. Officer Code</td> <td style="text-align: right;"></td> </tr> </table>	Premium	₹ 1,000.00	CGST(9%)	₹ 90.00	SGST(9%)	₹ 90.00	Stamp Duty	₹ 1.00	Total	₹ 1,180.00	Receipt Number	10125020023100509784	Receipt Date	07/04/2023	Agent/Broker Code	AGD0113451	Dev. Officer Code	
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Dev. Officer Code																			

Location Id	Location Address / Situation	Pin Code
23264757329	HARIDWAR GEOGRAPHICAL AREA	249401

Location ID	Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
23264757329	Others - Others	Computers, Scanners, Printers and UPS etc. with Centralised AC	₹ 2,500,000.00	₹ 2,500,000.00

Subject to BP clause as attached Total Sum Insured ₹ 2,500,000.00
 Imposed Excess : 0/-

Addon Cover Details:-

Cover Description	SI (₹)	Premium (₹)
Theft	2,500,000.00	335.00

Additional conditions (if any):	Nil
Property described above is mortgaged to:	Nil

Special Condition	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Underwriting Remarks	Excess : 5% of the claim amount subject to a min of Rs. 10000. Theft (if opted) is extended subject to CCTV footage & FIR lodged.
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Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
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Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997137	Invoice No. & Date:	12231100376803 & 07/04/2023
Amount Subject to Reverse Charges-NIL			

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.


Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.



Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER)

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However 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 not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company 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 the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
11. **ARBITRATION AND DISCLAIMER:** If any 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 in difference, 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.
12. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
13. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):
- 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
- 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. 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:
- 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- 2.2 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
- 2.3 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
- 2.4 the disease, substance or agent is such:
- 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
- 2.4.2 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.
3. 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:
- 3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
- 3.2 change in consumer behaviour, or
- 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. 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 Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
- (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

- (2) any change in the law, clause or similar provision;
 - (3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

SPECIAL CONTINGENCY POLICY POLICY NO.:2502002623P100465832

PERIOD OF INSURANCE From 00:00 hrs of 01/04/2023 To midnight of 31/03/2024
--

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
HARIDWAR
249401
UTTARAKHAND

Agent Name	: SHIVI SINGH
Agent Code	: AGD0113451
Mobile/Landline Number/Email	: <u>9917304446</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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**SPECIAL CONTINGENCY POLICY
SCHEDULE**

Policy Number	2502002623P100465832		Previous Policy No		
Insured Details	Name M/s HARIDWAR NATURAL GAS PRIVATE LIMITED / 23035204475				
	Tel. (O):	226754	Tel. (R)	Fax	
	Email	ragrawal@gail.co.in		Mobile	9711632639
	Business/Occupation None				
Period Of Insurance	From	00:00 Hrs of 01/04/2023		To	Midnight of 31/03/2024

CO-INSURANCE DETAILS:	UIIC 250200 : 100%
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Location of Property	
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Territory		Jurisdiction	
Earthquake Zone			

AOA: AOY	
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SECTION WISE PREMIUM DETAILS

Section No.	Cover Names	Description	Sum Insured ₹	Premium ₹
Section 9	Others	Fire & Allied Perils including STFI, EQ & Terrorism with omission to insured @ 5% of Sum Insured, Burglary & House Breaking, Electrical & Mechanical Breakdown, Transit Risk, Accidental Damage, Designation of Property Clause.	300000	999.90

Total Premium	₹ 999.90
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Special Conditions	This policy covers Laptops, Electronic Equipments, Handheld devices, Ipads, Electronic Pens, Keyboards etc. Deductible : Fire: As per revised excess guidelines w.e.f 01.04.2011 ; Rest: 5% of claim amount subject to a minimum of Rs.10,000 per claim.
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Premium in Words	ONE THOUSAND RUPEES ONLY
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Coverage Details

Cover	Sum Insured(₹)	Premium(₹)
Other Basic Cover	300000	954.90
Terrorism Cover	300000	45.00

PREMIUM COMPUTATION:	
Gross Premium:	₹ 954.90
Excess/Deductible:	
Terrorism:	45.00
Earthquake:	0.00

Agent: AGD0113451
Contact: 9917304446

Premium	1,000.00
CGST(9%)	90.00
SGST(9%)	90.00
Stamp duty	1.00
Total	1,180.00
Receipt Number	10125020023100601814
Receipt Date	11/04/2023

Dev Officer/Agent:	AGD0113451
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UW Remarks : This policy covers Laptops, Electronic Equipments, Handheld devices, Ipads, Electronic Pens, Keyboards etc. Deductible : Fire: As per revised excess guidelines w.e.f 01.04.2011 ; Rest: 5% of claim amount subject to a minimum of Rs.10,000 per claim.

Name Of Proposer/Firm : HARIDWAR NATURAL GAS PVT, LTD.

Address Of Proposer/Firm : RANIPUR MORE, HARIDWAR

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997139	Invoice No. & Date:	26231100465832 & 11/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration : 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 05th day of April , 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)

Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By - BAL46609(RO UNDERWRITER)

Affix Policy Stamp here.

SPECIAL CONTINGENCY POLICY

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

THE COMPANY HEREBY AGREES subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon that if the property described herein or any part thereof shall be LOST or damaged by the CONTINGENCIES stated herein at any time during the period of insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value at the time of happening of such loss, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of the several items specified herein the sum set opposite thereto respectively.

EXCEPTIONS

The Company shall not be liable in respect of :

1. Loss or damage whether direct or indirect, occasioned by, happening through, or arising from any consequence of war, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, Earthquake, Volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature, and atmospheric disturbances.
2. Damage caused by overloading or strain.
3. Consequential loss, depreciation, wear and tear or mechanical breakdown.
4. Loss or damage occurring whilst being used for racing or pace making.
5. (a) Loss, destruction of, or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising therefrom or any consequential loss.

(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material

CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **MISDESCRIPTION :** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CANCELLATION :** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

The Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the Company's customary short period scales of rates.

5. **CLAIMS PROCEDURE:**The Insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy give immediate notice thereof to the Company and shall within 14 (Fourteen) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **CONTRIBUTION:**If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same property, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
8. **INDEMNITY:**The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but 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 not more than the sum insured by the Company thereon.

9. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage 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 or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

10. **ARBITRATION:** If any difference arises as to the amount of any claim under this Policy, such difference shall independently of all other questions be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator, and in case of disagreement between Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not affect the authority or powers of the Arbitrator, Arbitrators or Umpire and in the event of the death of either or both of the Arbitrators or the Umpire, another shall in each case be appointed in his stead by the party or the Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award.

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 and it is also 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 or Umpire of the amount of the claim if disputed shall be first obtained.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. 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:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 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

2.3 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

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 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.

3. 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:

3.1 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 prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. 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 Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (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 Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any 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 Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754, (1334) 223909 FAX: EMAIL:

PUBLIC LIABILITY ACT POLICY Policy No.:2502002723P100423677

<p>PERIOD OF INSURANCE From 00:00 hrs of 01/04/2023 To midnight of 31/03/2024</p>

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
HARIDWAR
249401
UTTARAKHAND

Agent Name	: SHIVI SINGH
Agent Code	: AGD0113451
Mobile/Landline Number/Email	: <u>9917304446</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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PUBLIC LIABILITY ACT POLICY SCHEDULE

Policy No.	2502002723P100423677	Prev. Pol. No.	2502002722P100264788
Name Of Insured/ID	M/s HARIWAR NATURAL GAS PRIVATE LIMITED/23035204475		
Tel.(O)	Fax	Tel.(R)	Mobile
Business/Occupation	None	Email	ragrawal@gail.co.in
Period of Insurance	From 00:00Hours of 01/04/2023		To Midnight of 31/03/2024

CO-INSURANCE DETAILS:	UIIC 250200 : 100%
PREMIUM:	EIGHT THOUSAND ONE HUNDRED NINETEEN RUPEES ONLY

Description of risk : M/S HARIDWAR NATURAL GAS PVT.

Territory(Geographical Limits)/Jurisdiction: -

Territory	Jurisdiction	Details	Description
India	India	HARIDWAR	

Subsidiaries: -

Excess/Deductible:-	
Compulsory Excess/Deductible:-	₹250,000.00
Voluntary Excess/Deductible:-	₹0.00

TRANSPORTATION OF CHEMICALS

INDEMNITY LIMIT		Estimated Annual turnover	
		Proposed Year	Previous Year
Any One ACCIDENT	: ₹ 50,000,000.00	1400000000	896200000
Aggregate During the Policy Period (Not exceeding three Times of any one accident of Indemnity Limit)	: ₹ 150,000,000.00		
Contribution to environment Relief fund	: ₹ 8,119.00		
Other Discount Amount	: ₹ 67440.93		

Premium	: ₹	8,119.00
CGST(9%)	: ₹	731.00
SGST(9%)	: ₹	731.00
Stamp duty	: ₹	0.00
Total	: ₹	17,700.00
Receipt Number	: 10125020023100557412	
Receipt Date	: 10/04/2023	

Agency/Broker Code:	AGD0113451
Dev.Officer Code:	

Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997139	Invoice No. & Date:	27231100423677 & 10/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Extension Names	LIMIT OF INDEMNITY (₹) AOA : AOY
Indemnity Cover	50000000:150000000

RETROACTIVE DATE	LIMIT OF INDEMNITY(₹)
01/04/2021	

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 07th day of April ,2023

For United India Insurance Co. Ltd.

Affix Policy
Stamp here.



**LIABILITY INSURANCE POLICY
(UNDER PUBLIC LIABILITY INSURANCE ACT 1991)**

1. OPERATIVE CLAUSE

Whereas the Insured Owner named in the Schedule hereto and carrying on business described in the said Schedule has applied to the UNITED INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium and statutory contributions towards the Environmental Relief Fund as per the provision of the Public Liability Insurance Act, 1991 and the rules framed there under, as amended from time to time..

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed herein, the Company will indemnify the Insured Owner against the statutory liability arising out of accidents occurring during the currency of the Policy due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder as amended from time to time.

2. DEFINITIONS:

- a) "ACT" unless otherwise specifically mentioned shall mean the Public Liability Insurance Act 1991 as amended from time to time.
- b) "Accident" means an accident involving a fortuitous sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death of, or injury to any person or damage to any property but does not include an accident by reason only of war or radioactivity.
- c) "Handling" in relation to any hazardous substance means the manufacture processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substances.
- d) "Hazardous Substance" means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act, 1986 and exceeding such quantity as may be specified, by notification by the Central Government;
- e) "Owner" means a person who owns, or has control over handling any hazardous substance at the time of accident and includes:
 - i) in the case of a firm, any of its partners;
 - ii) in the case of an association, any of its members and
 - iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of, and is responsible to the company for the conduct of the business of the company;
- f) "Turnover" shall mean
 - i) manufacturing units- Annual Gross Sales of all goods including all levies and taxes
 - ii) Godowns/ Warehouse owners - Total Annual rental receipts
 - iii) Transport Operators - Total Annual freight receipts
 - iv) Others - Total Annual gross receipts.

3. EXCLUSIONS:

This Policy does not cover liability;

- 1. arising out of wilful or intentional non-compliance of any Statutory provisions.
- 2. in respect of fines, penalties, punitive and / or exemplary damages.
- 3. arising under any other legislation except in so far as provided for in Section 8 Sub-Section (1) and (2) of the "Act".
- 4. in respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
- 5. directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power;
- 6. directly or indirectly caused by or contributed to by:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. CONDITIONS:

1. The Insured Owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of application forwarded by the Collector and all such additional information and or assistance that the Company may require.
2. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured Owner under this Policy without the written consent of the Company.
3. The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident.
4. The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
5. If at the time of happening of any accident resulting in a claim under this Policy there be any other insurance covering the same liability then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
6. This Policy may be cancelled by the Insured Owner by giving 30 days' notice in writing to the Company in which event the Company will retain the premium at short period scale of rates subject to there not having occurred an accident during the Policy period which may give rise to a claim(s), failing which no refund of premium shall be allowable.
7. 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. In either case premium will be refunded only if there is no claim under the policy
8. If the Company shall disclaim liability to the Insured Owner for any claim hereunder and if such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a competent court of law, then the claim for all practical purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.
9. The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported by any person on behalf of the Insured Owner and/or if the Insurance has been continued in consequence of any material misstatement or non disclosure of any material information by or on behalf of the Insured Owner. In such a case if the Company pays any amount to the claimant due to any Statutory provision, such amount shall be recoverable from the Insured Owner.
10. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or under this Policy shall bear such specific meaning.
11. Any dispute regarding interpretation of the terms, conditions and exceptions of this Policy shall be determined in accordance with the law and practice of a court of competent jurisdiction within India.

Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term of this insurance contract to the contrary, this insurance Contract 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):
 - 1.1 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
 - 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
2. 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:
 - 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 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
 - 2.3 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
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 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.
3. 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:
 - 3.1 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

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract. .

4. 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 [Insurance Contract] that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (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 insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any 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 insurance Contract that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this insurance Contract the burden of proving the contrary shall rest in the insured.

Pandemic /Epidemic Specific Exclusion Clause:

Notwithstanding any provision, clause or term of this Contract, this insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of

a. The provisions of Disaster Management Act, 2005 as amended from time to time

b. The provisions of The Epidemic Diseases Act 1897 as amended from time to time

c. The provisions of any act dealing with public health and/or public safety

d. The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts.

'Policy form - Claims made with right to defend.'



UNITED INDIA INSURANCE COMPANY LIMITED

SHREE SAI COMPLEX BLDG., 1ST FLOOR, MITRA VATIKA, RANIPUR MOD, NEAR VISHAL MEGA
MART

HARIDWAR - 249401 UTTARAKHAND

PHONE: (1334) 226754,(1334) 223909 FAX: EMAIL:

DIRECTORS AND OFFICIERS LIABILITY POLICY POLICY NO.:2502002723P100424119

PERIOD OF INSURANCE

From 00:00 hrs of 01/04/2023

To midnight of 31/03/2024

Insured

M/s HARIDWAR NATURAL GAS PRIVATE LIMITED

HOUSE NO. 129, NEW HARIDWAR COLONEY, BEHIND MATRA CHAYYA MEDICAL CENTRE,
RANIPUR MORE, HARIDWAR
HARIDWAR
249401
UTTARAKHAND

Agent Name : SHIVI SINGH
Agent Code : AGD0113451
Mobile/Landline Number/Email : 9917304446

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 250200@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.
Website: <http://www.uiic.co.in>

Printed By : ARJ27885 @ 10/04/2023 12:52:31 PM



DIRECTORS AND OFFICERS LIABILITY POLICY SCHEDULE

Policy No.	2502002723P100424119		Prev. Pol. No.	
Insured Detail	Name	M/s HARIDWAR NATURAL GAS PRIVATE LIMITED/23035204475		
	Tel. (O)		Tel. (R)	Fax
	Email	ragrawal@gail.co.in		Mobile
	Business/Occupation	None_		
Period of Insurance	From	00:00 Hrs of 01/04/2023	To	Midnight of 31/03/2024

CO-INSURANCE DETAILS:	UIIC 250200 : 100%
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PREMIUM ₹ :	45,000.00
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Scope of Cover/Policies	Directors and Officers Liability Insurance Policy, Details of Business- HARIDWAR NATURAL GAS PVT. LTD.
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Territory	Jurisdiction
Others	Others
USA and Canada	USA and Canada

Limit Per Director	₹ 0
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EXTENSION WISE LIMIT OF INDEMNITY DETAILS

Section No.	Extension Names	LIMIT OF INDEMNITY (₹)	Deductible(₹)
i	Basic D And O	50000000	0

Special Perils	
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Special Exclusions	1. Prior and pending claims / litigations; 2 .Professional Indemnity cover, however there is carve back for failure to supervise; 3.Fraud, Personal Profit, Insider Trading; 4.Bodily Injury & Third -party property damage, however defense costs are covered within LOI; 5.Kidnap & Ransom risks, however initial response costs are covered within LOI; 6. Claims arising out of ADR level II and III; 7.Auto aquisition of subsidiaries of asset value of more than 40% of their parent companies; 8. Deliberate dishonest or fraudulent acts. However, this exclusion will not be applicable to successfully defended cases. 9. Punitive or exemplary damages; 10.Insider trading or similar accusations against Directors of Assured's with level II or III American Depository Receipt Programs; 11. ERISA and or other US-Federal or US -State law regulations in respect of pension funds; 12. Entity coverage, exceptions in case of Securities or Employment Practice liability entity claims, if covered, or in the case the law of any country allows a legal entity to be a director or officer; 13. Claims made in the USA resulting from environmental liability. Notwithstanding the forgoing coverage is afforded for the defense cost incurred whilst defending pollution related claims; 14. Companies not registered in India, this exclusion does not apply to overseas subsidiaries of companies registered in India; 15. Companies listed on stock exchanges in the USA and Canada.
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Special Conditions	
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Premium in Words	Forty-five thousand rupees only
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Net Premium	₹	45,000.00
CGST(9%)	₹	4,050.00
SGST(9%)	₹	4,050.00
Stamp Duty	₹	1.00
Total		53,100.00
Receipt No.		10125020023100557793
Receipt Date:		10/04/2023

Dev Officer/Agent :	AGD0113451
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Agent: SHIVI SINGH AGD0113451
Contact: 9917304446

Underwriting Remarks	Deductible INR 1,00,000/- Covers: ₹ Side A ₹ Claims are paid to individual Director(s) where the Insured Company has no reimbursed them ₹ Side B - Claims are paid to the Insured Company where the Insured Company ha reimbursed the Director(s) Permitted Jurisdiction: Worldwide including USA & Canada
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Customer GST/UIN No.:	05AADCH8780N1Z0	Office GST No.:	05AAACU5552C1ZP
SAC Code:	997139	Invoice No. & Date:	27231100424119 & 10/04/2023
Amount Subject to Reverse Charges-NIL			

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.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 01/04/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO HARIDWAR 250200 on this 06th day of April 2023 .

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney(s)
Underwritten By - ARJ27885 (DO UNDERWRITER) , Approved By -
BAL46609(RO UNDERWRITER)

Affix Policy
Stamp here.

DIRECTORS & OFFICERS LIABILITY POLICY

The Insured M/s HARIDWAR NATURAL GAS PRIVATE LIMITED (referred to as company hereafter) having applied to United India Insurance Company Ltd(referred to us United India hereinafter)

for this insurance by submitting a proposal (which in addition to standard format of United India also includes any written statements and or information supplied) shall be the basis of and incorporated in this contract and having paid the premium, United India shall provide insurance cover as described in the following paragraphs during the period, for the Limits of Liability stated in the schedule.

SCOPE OF COVER

1. On behalf of the Directors or Officer of the Company, Loss arising from any claim first made against them during the period of insurance and notified to United India during the period of Insurance by reason of any Wrongful Act committed in the capacity of Director or Officer of the Company except for and to the extent that the company has indemnified the Directors or Officers;
2. On behalf of the company, loss arising from any claim first made against the Directors or Officer during the period of Insurance and notified to United India during the period of Insurance by reason of any Wrongful Act committed in the capacity of Director or Officer of the Company but only when and to the extent that the company shall be required or permitted to indemnify the Directors or Officers pursuant to the law, common or statutory or the Memorandum and Articles of Association.

3. DEFINITIONS :

(The following words shall have the same meaning throughout this Policy, whether expressed in the singular or the Plural)

a) Director or Officer :

- i. any natural person who was or Is or may hereafter be a Director or Officer of the company or is construed so to be within the meaning of any applicable law or regulation governing matters, and
- ii. in the event of the death or incompetence of any person that falls within 3(a)(i) hereof, their estate, heirs, legal representatives or assigns for legal liabilities incurred due to any Wrongful Act of any person that falls within 3(a)(i) hereof.

b) Company :

The company stated in the Schedule and shall also include all Subsidiary Companies, if specifically mentioned therein.

c) Subsidiary Company :

- i) any company of which the company (either directly or indirectly through one or more of its Subsidiary Companies as defined herein) before the inception date of this Policy :
 - a. Control the composition of the Board of Directors, or
 - b. Control more than half of the voting power, or
 - c. Holds more than half of the issued share capital.
- ii. IA shall also mean any company that falls within 3 (a)(i) hereof, acquired or created on or subsequent to the inception date of this Policy the total assets of which do not exceed the amount of Total Assets stated in the Schedule, provided that this Policy shall apply in respect of a Wrongful Act committed or alleged to have been committed by the Directors or Officers of such company subsequent to the date of acquisition or creation.
- iii. 'Subsidiary Company' shall not mean any company, which does not fall within 3(c)(i) or 3 (c) (ii) hereof, unless with the prior written consent of United India.

d) Period of Insurance :

This shall mean the period stated in the Schedule. However,

(i) In the event that United India refuses to renew this Policy, the Directors & Officers and the Company shall have the right to an extension of the cover granted by this policy in respect of any Wrongful Act committed or alleged to have been committed prior to the expiry date of this Policy provided that this right is exercised by written notice to United India within ten (10) days of cessation of this Policy.
It being understood and agreed that the cover granted by 3 (d) (i) hereof shall be of a period of ninety (90) days beginning from the expiry date of this Policy.

(ii) In the event of the takeover or merger of the company as stated in "Takeover and Merger" column of this Policy, 3 (d) (i) hereof is deleted and "Period of Insurance" shall mean the period stated in the Schedule plus one hundred and eighty (180) days thereafter.

Notwithstanding 3(d) (ii) hereof, "Period of Insurance" shall not exceed a period of eighteen (18) calendar months from the Policy resulting from non - payment of the premium.

(iii) The Directors & Officers and the company shall not have the right to exercise this option in the event of the cancellation of the Policy resulting from non - payments of the premium.

e) Wrongful Act:

Shall mean any actual or alleged wrongful act or omission by Directors or Officer individually or collectively by reason of they being Directors or Officers of the Company. Related or continuous or repeated or casually connected Wrongful Acts shall constitute a single Wrongful Act.

f) Loss

shall mean legal liability of the Directors or Officers to pay :

- i. Damages or costs awarded against the Directors or Officers.
- ii. Settlements as agreed by United India (such agreement shall not unreasonably be withheld).
- iii. Costs and expenses.

g) Costs and expenses

shall mean all reasonable and necessary fees and expenses incurred by or on behalf of the Directors or Officers with the written consent (such consent shall not unreasonably be withheld) of United India resulting solely from the investigation and / or defence and / or monitoring and / or settlement of any claim and appeals therefrom :

- i. United India shall also pay on behalf of the Directors and Officers, Costs and Expenses arising out of the prosecution (criminal or otherwise) of any Directors or Officer of the attendance of any Directors or the attendance of any Director or Officer at any official investigation, examination, inquiry or other proceedings ordered or commissioned by any official body or by reason of a Wrongful Act.
- ii. United India shall also pay on behalf of the company, Costs and Expenses incurred by any shareholder of the company in pursuing a claim during the Period of Insurance against any Director or Officer of the company which the company is legally obligated to pay pursuant to an order of the court.

Costs and Expenses' shall not mean salaries, commissions, expenses or other benefits of the Directors or Officers or employees of the company.

h) Claim

shall mean :

- i. any writ or summons or other application of any description whatsoever or cross - claim or counter claim issued against or served upon any Director or Officer for any Wrongful Act or
- ii. any written communication alleging a Wrongful Act communicated to any Director or Officer.

4. EXCLUSIONS :

United India shall not pay loss from any claim :

- i Based upon, arising out of, directly resulting from or in consequence of, or in any way involving any actual or alleged libel, slander or any actual or alleged bodily injury, sickness, disease or death of any person or actual or alleged invasion of privacy, mental anguish, emotional distress, infringement of copyright and / or patent, passing off or plagiarism.
- ii Resulting, directly, from goods or products manufactured or sold or supplied by the company.
- iii Based upon, arising out of, directly or indirectly, resulting from or in consequence of, or in any way involving any actual or alleged seepage, pollution or contamination of any kind, however that United India shall pay on behalf of the Directors and Officers costs and expenses incurred in any investigation, examination, inquiry, court of law or other proceeding ordered commissioned in the first instance by any official body within India in respect of any Wrongful Act.
However, United India's total aggregate liability under 4 (iii) hereof shall not exceed Rs. 5,00,000/- in all for the period of insurance which amount is part of, and not in addition to, the Limit of United India's aggregate liability stated in the schedule.

Notwithstanding anything herein to the contrary United India shall pay losses arising from any claim made against the insured by any shareholder of the company either directly or derivatively, alleging damage to the company or its shareholder, unless on or before the inception date of the policy, the company, the insured or any employee of the company with managerial responsibilities over environmental affairs, control of companies, knew or could have reasonably foreseen there existed any situation, circumstances or wrongful act which could have given rise to a claim against the company or the Insured".
- iv brought about by or contributed to by or consequent upon any dishonesty fraud or malicious conduct of the Directors or Officers provided, however, that United India shall pay on behalf of the Directors / Officers.
 - a. Cost and Expenses incurred in successfully defending proceedings brought in respect of such wrongful act.
 - b. Loss where the final judgment or other final adjudication of the court hearing proceedings against any Directors or Officer determines that he / she is legally liable in respect of a Wrongful Act on some cause of action which is not dependent on the existence of a dishonest, fraudulent or malicious purpose or intent and makes no finding that he / she was guilty of dishonesty, fraud or malicious conduct in relation to the Wrongful Act in question.
- v Brought about by or contributed to by or consequent upon any Director or Officer gaining any profit or advantage or receiving any remuneration to which he / she was not legally entitled.
- vi For the return by the Directors or Officers of any remuneration paid to them without the previous approval of the shareholder of the company which payment. Without such previous approval, shall be held by the court to be in violation of the law, (for the purpose of determining the applicability of 4 (iv) and (v) and (vi) hereof Wrongful Act of one Director or Officer shall not be imputed to any other Director or Officer).
- vii Made by any third party based upon or alleging or originating from breach of any professional duty owed to such third party.
- viii Made by on behalf of the company or on behalf of any Director or Office and at the instigation of any person or entity who is or was also a Director or Officer or agent of the company. However this exclusion shall not apply to any claim made by or on behalf of any employee of the company (except one who is or was a Director) in respect of employment disputes.
- ix Brought about by or contributed to by, or consequent upon, any circumstance existing prior to or at the inception date of this Policy and which the Directors or Officers or the Company knew or ought reasonably to have known could give rise to a claim
- x For taxes or fines or penalties or punitive or exemplary or multiple damages or any claim if deemed uninsurable under law.
- xi Where legal action or litigation is brought in a court of law within the excluded Territories stated in the Schedule or where legal action or litigation is brought in a court of law outside those territories to enforce a judgement in those territories whether by way of reciprocal agreement or otherwise.
- xii Brought about by or contributed to by or consequent upon :
 - a. Loss or destruction of or damage to any property whatever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss.
 - b. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by arising from :
 - i ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - ii The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- xiii Based upon, arising out of, directly or indirectly resulting from or in consequence of, or in any way involving, any actual or alleged violation of any responsibilities, obligations or duties imposed by the Pension or Super - annuation or Scheme or Programme.
- xiv Made by or on behalf of any shareholder of any subsidiary company that is incorporated and / or domiciled in the United State of America or Canada,
- xv Or Claim based upon or attributable to any failure or omission on the part of any Director or Officer to effect and maintain insurance for or on behalf of the company.

5. LIMITS AND RETENTION

- a. United India total aggregate liability under both (1) and (2) scope of cover together shall not exceed the Limit of United India's Aggregate Liability stated in the Schedule, which amount shall be inclusive of Costs and Expenses.
- b. United India shall only be liable under section (1) of scope of cover to pay in excess/deductible of the amount stated as Excess/Deductible - A in the Schedule which amount applies to each and every loss for each individual Director or Officer against whom a claim is made subject to a maximum of the amount stated as Excess/Deductible - B in the Schedule when a claim is made against more than one individual Directors or Officer. Such amounts include all Costs and Expenses and are to be borne by the Director or Officer and are not to be insured.
- c. i United India shall only be liable under section(2) scope of cover to pay in excess/deductible of the amount stated as Excess/Deductible - C in the Schedule which amount applies to each and every loss. Such amount includes all Costs and Expenses and such amount is to borne by the Company and is not to be insured.
- ii The amount stated as Excess/Deductible - C in the schedule shall apply to Loss resulting from any claim if indemnification by the company is required by law or is legally permissible to the fullest extent permitted by law, regardless of whether or not actual indemnification or payment solely by reason of its insolvency.

6. CLAIM PROVISIONS

- 6 (a), 6 (b), 6 (c) & 6 (d) here of are conditions precedent to the rights of the Directors and Officers and the Companies under this Policy).
- a. The Directors & Officers and the company shall give to United India immediate notice in writing of any claim.
 - b. The Directors & Officers and the company shall give to United India written notice as soon as practicable of any circumstance of which the Directors or Officers or the Company shall become aware which might reasonably be expected to give rise to a claim against the Directors or Officers, giving reasons for the anticipation of such claim, with full particulars as to dates and persons involved. Such notice having been given as required by 6 (b) hereof, any subsequent claim made shall be deemed to have been made during the Period of Insurance.
 - c. The Directors & Officers and the company shall give United India such information and co - operation as United India may reasonably require and shall not disclose to anyone the existence of this policy without underwriters consents, unless as a consequence of the requirements of the law.
 - d. The Directors & Officers and the company shall not admit liability for or settle or attempt to settle any claim or incur any Costs and Expenses without the written consent of United India who shall be entitled at any time to take over and conduct in the name of the Directors or Officers or the company the defence or settlement of any claim or to prosecute in the name of the Directors or Officers or the company by their own benefit any claim for payment, indemnity or damages or otherwise against any third party, in any event no action shall be taken which might prejudice United India.
 - e. The Directors or Officers or the company shall not be required to contest any legal proceedings unless counsel (to be mutually agreed upon by the Directors & Officers, the company and United India) shall advise that such proceedings should be contested.
 - f. United India shall settle any claim without the consent of the Directors & Officers or the company. If however the Directors & Officers or the company shall refuse to consent to any settlement recommended by united India and shall elect to contest or continue any legal proceedings in connection with such claim, then united India liability for the claim shall not exceed the amount by which the claim could have been so settled inclusive of Costs and Expenses incurred with their consent up to date of such refusal, and then only up to the Limit of United India's Aggregate Liability stated in the Schedule.

- g. With respect to Costs and Expenses and any joint settlement of any claim made against both the company and the company and the Directors and Officers, such costs and expenses and joint settlement having been consented to by United India (such consent shall not unreasonably be withheld), the company and the Directors & Officers and United India agree to use their best efforts to determine a fair and proper allocation of the amount as between the company and the Directors and Officers and United India.
- h. United India shall be entitled to nominate a solicitor and if, appropriate a barrister to represent the Directors or Officers.

7. TAKEOVERS AND MERGER

In the event of the takeover or merger of the company by or with any other organization any payment with respect to loss arising from a claim hereunder is amended to apply only to any loss by reason of Wrongful Acts committed by the Directors or Officers prior to the date of such takeover or merger.

8. ADVANCEMENT OF COSTS AND EXPENSES

- a. Under section (1) of scope of cover, United India may, in their absolute discretion, advance Costs and Expenses prior to the final settlement of the claim, unless such costs and expenses have been advanced by the company.
- b. Under section (2) of scope of cover, United India may, in their absolute discretion, advance Costs and Expenses prior to the final settlement of the claim.

9. CONDITIONS

1. All communications required by this Policy shall be in writing to the policy issuing office.
2. The insured shall also maintain all records and books of accounts reasonably required in an accurate manner.
3. If any claim is in respect fraudulent or if any fraudulent means or devices are used by the insured or anyone acting on behalf of the insured to obtain any benefit under this policy with the connivance of insured, all benefits this policy shall be forfeited.
4. If at the time any claim arises under this policy, there shall be in force any other insurance covering the same liability, United India shall pay only in excess/deductible of the indemnity or payment available from such insurance policies.
5. The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
6. 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 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.

7. If the Directors and Officers or the company shall make any request for payment in respect of any loss knowing the same to be fraudulent, as regards amount or otherwise, this policy shall become void and all requests for payment in respect of any loss hereunder shall be forfeited.

8. The Proposal Form shall be construed as a separate application by each Director or Officer. With respect to the signed Proposal Form together with the declarations and statements contained therein, no statements in such Proposal Form or knowledge possessed by any Directors or Officer shall be imputed to any other Director or Officer for the purpose of determining the availability of any payment hereunder for loss arising from a claim made against any Director or Officer.
9. United India shall not avoid this policy by reason only that they may be so entitled by virtue of statute or rule of law that makes or deems void any provision or contract to indemnify or make payment to any Directors or Officer of the company against liability for any Wrongful Act. United India right to avoid this policy for any other reason, including but not limited to misrepresentation or non - disclosure, remain unaffected.
10. The due observance and fulfillment of the terms and conditions of this policy in so far as they related to any anything to be done or complied with by the insured shall be a condition precedent to any liability of United India to make any payment under this policy.

Pandemic /Epidemic Specific Exclusion Clause:

Notwithstanding any provision, clause or term of this Contract, this insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of

- a. The provisions of Disaster Management Act, 2005 as amended from time to time
- b. The provisions of The Epidemic Diseases Act 1897 as amended from time to time
- c. The provisions of any act dealing with public health and/or public safety
- d. The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts.

'Policy form - Claims made with right to defend.'