



Signer: REKHA THAKUR MOHANTY
Date: Thu, Feb 22, 2024 17:28:35 IST
Location: NOIDA
Reason: Signing Policy for OICL

ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No : 332201/11/2024/132	Prev Policy No : -
Cover Note No : -	Cover Note Dt :
Insured's Name : 179072789 - RAMSHOBHA COLLEGE OF EDUCATION (GSTIN: 0)	Issuing Office : 332201 - BO GANGULI ROAD RANCHI (GSTIN: 20AAACT0627R3ZB)
Address : BANKHETA CHUTTUPALU RAMGARH JHARKHAND RAMGARH JHARKHAND 829122	Address : 3rd FLOOR, PRABODH TOWER S.N.GANGULI ROAD RANCHI RANCHI JHARKHAND 834001
Tel /Fax /Email : / / 0 / NA	Tel /Fax /Email : 0651-2202773 / 0651-2211350 / 332201@orientalinsurance.co.in

Agent/Broker Details
Dev.Off.Code : NA0000007014 DIRECT332201
Agent/Broker : BA0000089908 Sajid Jamil
Address : AZAD BASTI, MISSION COMPOUND,RANCHI,RANCHI,JHARKHAND,834001
Tel/Fax/Email : 9835197120/9835197120//NA

Period of Insurance : FROM 12:52 ON 22/02/2024 TO MIDNIGHT OF 21/02/2025
Collection No & Dt : DC_IND 4099002432 - 22/02/2024 **GST INVOICE NO** :2022448055 **UIN** :0
Gross Premium : 5,510 **GST** : 992 **Total** : 6,502

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : BANKHETA CHUTTUPALU RAMGARH JHARKHAND-829102
 JHARKHAND
 RAMGARH
 829122
 RANCHI

Risk Description : Schools/Colleges
Sum Insured : 1,00,00,000

1 SMI Desc	Nature of Stock	Sum Insured
BUILDING WITH BOUNDARY WALL WITH ELECTRICAL FITTINGS ETC		1,00,00,000

SCHEDULE OF PREMIUM

Place : RANCHI
Date : 22/02/2024



(Handwritten Signature)
 Principal
 Ramshobha College of Education
 Bankheta, Chuttupalu
 Near Omaranji Toll Plaza
 Ramnagar (Jharkhand)



The Oriental Insurance Company Limited

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Attached to and forming part of policy number 332201/11/2024/132

TOTAL PREMIUM	5,510
STAMP DUTY	0
ADD: SGST	496
ADD: CGST	496
TOTAL AMOUNT	6,502

Total Sum Insured In Words : Indian Rupees One Crore Only
Total Premium In Words : Indian Rupees Six Thousand Five Hundred Two Only

Excess:

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

DEDUCTIBLE:

Fire Excess & Excess of ₹ 5,000 (Rupees Five Thousand) for each claim

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

1. Endorsement - Earthquake (Fire And Shock) - Add On Cover
2. Exclusions:4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination.
3. Exclusions:5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
4. Terrorism Damage Cover Endorsement
5. Coverages: Bush fire, Forest fire, Jungle fire. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
6. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
7. Exclusions: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:
8. Exclusions: 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising
9. Terrorism Cancellation Clause
10. Terrorism Additional Exclusions
11. Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority.
12. Exclusions: 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances
13. Exclusions: 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
14. Exclusions: 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from Bharat Grih Suraksha 24 any nuclear waste from combustion of nuclear fuel, or the radioactive,
15. Exclusions: 8. Loss or damage to any Insured Property removed from Your Home to any other place.
16. Exclusions: 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
17. Exclusions: 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area
18. Exclusions: 12. Costs, fees or expenses for preparing any claim.
19. Coverages: Fire -- Explosion or Implosion. Lighting -- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation

Place : RANCHI
Date : 22/02/2024



IRDA-REGNO-556

Principal
Ramshobha College of Education
Banknetra Chutupalu
Near Ormanjhi Toll Plaza
Rangam (Jharkhand)



The Oriental Insurance Company Limited

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Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at RANCHI on 22ND DAY OF FEBRUARY 2024

Entered By : R J KUJUR

Examined By : R J KUJUR

The Oriental Insurance Company Limited

Policy Printed By : OICL

IP :

Policy Printed On : 22-FEB-24 17:30:14 MAC

Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.
 CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees
 IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in
 and through other digital platforms including Whatsapp (send 'Hi' to 9560711200).

Place : RANCHI
Date : 22/02/2024



IRDA-REG-556

Ranchi
Ranchi Municipal
Banskhola College of Education
Near Ormaghni Toll Plaza
Rangbari (Jharkhand)