



# The Oriental Insurance Company Limited

## FIRE - MEGA RISK POLICY SCHEDULE

|   |   |
|---|---|
| <b>Policy No</b> : 345300/11/2024/189   | <b>Prev Policy No</b> : 345304/11/2023/107  |
| <b>Cover Note No</b> : 340000752  | <b>Cover Note Dt</b> : 03/07/2023   |
| <b>Insured's Name</b> : AC0000004182 - ODISHA POWER GENERATION CORPORATION LIMITED (GSTIN: 21AAACO4759R1ZZ)               | <b>Issuing Office</b> : 345300 - DO BHUBANESHWAR (GSTIN: 21AAACT0627R3Z9)                                 |
| <b>Address</b> : REGD. OFFICE : ZONE - A, FORTUNE TOWERS, 7TH FLOOR, CHANDRASEKHAR PUR, ODISHA, BHUBANESWAR ODISHA 751016 | <b>Address</b> : 1st FLOOR , OCHC COMPLEX NEAR RAM MANDIR, UNIT- III, JANPATH<br>BHUBNESWAR ODISHA 751001 |
| <b>Tel /Fax /Email</b> : / / 9338715489 / saroj.samal@opgc.co.in  | <b>Tel /Fax /Email</b> : 0674 2392554 / / 345300@orientalinsurance.co.in                                  |

### Agent/Broker Details

**Dev.Off.Code** :

**Agent/Broker** : LC000000443 SAFERISK INSURANCE BROKERS PRIVATE LTD

**Address** : PLOOT NO GA 120, FIRST FLOOR,PATIA SQUARE BHUBANESWAR ORISSA 751014,BHUBANESWAR,ORISSA,751014

**Tel/Fax/Email** : //

**Period of Insurance:** FROM 00:00 ON 03/07/2023 TO MIDNIGHT OF 02/07/2024

**Collection No & Dt** : CD A/C AC0000004182 **GST INVOICE NO** :212270276 **UIN** :0

**Gross Premium** : 41,21,08,917 **GST** : 7,41,79,606 **Stamp Duty** : .5 **Total** : 48,62,88,523

**Co Insurance Details** :

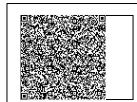
| S.No | Co Insurer Name                          | Share % |
|------|--|---------|
| 1    | DO BHUBANESHWAR                          | 40.00   |
| 2    | THE NEW INDIA ASSURANCE COMPANY LTD      | 15.00   |
| 3    | National Insurance Company Limited       | 14.00   |
| 4    | ICICI LOMBARD GENERAL, MAHALAXMI, MUMBAI | 13.00   |
| 5    | RELIANCE GENERAL INSURANCE CO LTD        | 13.00   |
| 6    | Tata AIG General Insurance Co Ltd        | 5.00    |

### RISK DETAILS

1 **Risk Details** : MEGA RISK COVER FOR ASSETS TOWARDS ALL RISK INCLUDING MACHINERY BREAKDOWN, BUSINESS INTERRUPTIONS INCLUDING MACHINERY LOSS OF PROFIT FOR IB THERMAL POWER STATION, BANHARPALLI, JHARSUGUDA PHASE-II (UNITS 1,2,3&4, 2x660 MW) OPERATIONAL COVER

| SMI Description  | Sum Insured    |
|--|----------------|
| STOCK OF COAL AS PER TENDER                                      | 204,00,00,000  |
| Business Interruption (FLOP) AS PER TENDER                       | 1200,00,00,000 |
| OTHER STOCK INCLUDING USING THERMAL POWER STATIONS AS PER TENDER | 158,00,00,000  |
| Business Interruption (MLOP) AS PER TENDER                       | 1200,00,00,000 |

**Place** : BHUBNESWAR  
**Date** : 19/07/2023



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Attached to and forming part of policy number 345300/11/2024/189

PROPERTY OTHER THAN STOCK 14469,00,00,000  
AS PER TENDER

## SCHEDULE OF PREMIUM

|  |                 |
|--|-----------------|
| Material Damage All Risk                   | 33,73,99,465.91 |
| ADD :Business Interruption (FLOP)          | 1,54,24,200.00  |
| ADD :Business Interruption (MLOP)          | 1,54,24,200.00  |
| ADD :EARTH QUAKE                           | 1,48,31,000.00  |
| ADD :MEGA RISK COVER - MACHINERY BREAKDOWN | 2,90,30,051.00  |
| TOTAL PREMIUM                              | 41,21,08,917.00 |
| ADD :CGST                                  | 3,70,89,803.00  |
| ADD :SGST                                  | 3,70,89,803.00  |
| STAMP DUTY                                 | 0.50            |
| TOTAL AMOUNT                               | 48,62,88,523.00 |

Total Sum Insured In Words : Indian Rupees Seventeen Thousand Two Hundred Thirty-One Crores Only

Total Premium In Words : Indian Rupees Forty-Eight Crores Sixty-Two Lakhs Eighty-Eight Thousand Five Hundred Twenty-Three Only

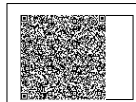
**Excess / Deductible :** The following minimum deductibles are applicable based on Sum Insured of the policy. (The limit for Sum Insured is combined limit for MD+BI per location)

- Material Damage - 5% of Claim Amount subject to a minimum of 1.25 crores for the policies having sum insured above 2500 Cr per location
- Business Interruption (MLOP) - 45 Days of Standard Gross Profit for the policies having sum insured above 2500 Cr per location
- Business Interruption (FLOP) - 30 Days of Standard Gross Profit for the policies having sum insured above 2500 Cr per location

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

1. Reinstatement Value Policies Clause
2. In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac,the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operating Offices as well as company's website.
3. Communicable Disease Exclusion Clause,The excess applicable to the policy is as per tender
4. Deductible
5. ADD ON COVERS : Capital Addition : Limit maximum of Rs 100 Cr Per Location. Obsolete Spare Parts Clause: Limit Rs 5Cr each and every loss and Rs 15 Cr in aggregate
6. Endorsement - Earthquake (Fire And Shock) - Add On Cover
7. PD SUM INSURED : 14831,00,00,000.00, FLOP Sum Insured : 12,00,00,00,000.00, MLOP Sum Insured : 12,00,00,00,000.00, MBD Sum Insured : 11612,00,00,000.00. Coverages, exclusions, deductibles and Add On covers are as per the Award letter.
8. Endorsement - Spontaneous Combustion - Add On Cover
9. Local Authorities Clause
10. Refractory and Consumables: Limit Rs 20 Cr. each and every loss; Waiver of Underinsurance up to 15%;
11. Endorsement - Leakage And Overflowing - : Limit INR 5 Cr each and every loss and INR 20 Cr in aggregate; Contamination - Contamination, Seepage and Co-Mingling of Raw Materials and Stocks: Limit INR 2 Cr each and

Place : BHUBNESWAR  
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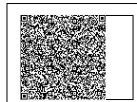


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- every loss and INR 5
12. Escalation Clause - Escalation : 10% of PD Sum Insured.
  13. Expediting Expenses (including Air Freight) : Limit 5% of claim amount subject to maximum of Rs.10 Cr. each and every loss. Fire-Fighting Expenses : Limit Rs. 2 Cr. each and every loss and INR 5 Cr. in aggregate.
  14. Non Owned Assets or Assets in care custody control :- To be covered upto free cover limit (Rs. 5 Cr. For each & every loss & in aggregate); Subrogation & Contribution Clause :- Yes;
  15. Minor Work & Property in course of construction: Rs 100 Cr. in aggregate , Inadvertent Errors / Omission: Limit Rs 100 Cr in aggregate , Property not on Plant Premises: Limit Rs 20 Cr in any one location and INR 50 Cr in aggregate
  16. Endorsement - Start-Up Expenses Add On Cover- start-up and Shut Down Expenses: Limit 10% of claim amount subject to maximum of Rs 2.5 Cr each and every loss and INR 10 Cr in aggregate
  17. Plan documents & computer record:- To be covered upto the free cover limit (Upto Rs. 5 Cr. Each & every loss for each unit & in aggregate.
  18. Computer Systems Clause: Limit Rs 1Cr each and every loss , Loss Minimization / Prevention Expenses: Limit Rs 5Cr each and every loss , Public Authorities Clause: Actuals subject to a maximum of Rs 100 Cr each and every loss ,
  19. Debris Removal and Demolition: Limit Rs 2 Cr each and every loss and maximum up to 1% of claim amount whichever is higher each and every loss;
  20. Sprinkler Upgrading Clause:Rs.5 Cr. for each & every loss & in aggregate. Involuntary Betterment:Upto Rs.5Cr. for each & every loss & in aggregate applicable on Electronic Items Immediate Repair:Rs.5Cr. for each & every loss & in aggregate
  21. Architects, Surveyors And Consulting Engineer S Fees (Upto 3% Of The Claim Amount) -s. Architects, Surveyors and Consulting Engineers Fees: Limit 5% of claim amount subject to maximum of Rs 1Cr each and every loss
  22. Endorsement - Omission To Insured - Add On Cover -q. Inadvertent Errors / Omission: Limit Rs 100 Cr in aggregate
  23. Endorsement - Impact Damage - Add On Cover - z. Impact Damage Due to Insured's Own Vehicle/Rail etc :- Upto Rs. 5 Cr
  24. Decontamination expenses & pollutant clean up :- To be covered upto the free cover limit (Upto Rs. 5 Cr. Each & every loss for each unit & in aggregate)
  25. Designation of Property Clause
  26. AGREED BANK CLAUSE
  27. Suppliers & Customers Extension (Domestic and Named) up to 20% of the Sum Insured under the Business Interruption Section solely due to FLEXA and AOG Perils up to first tier or direct suppliers/Customers ,

Place : BHUBNESWAR  
Date : 19/07/2023



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Attached to and forming part of policy number 345300/11/2024/189

Financier's Names are as stated herein

| Sl No | Bank Name/Financier  | Bank Branch and Adress |
|-------|--|------------------------|
| 1     | Power Finance Corporation Ltd.                             |                        |
| 2     | RURAL ELECTRIFICATION CORPORATION LTD                      |                        |
| 3     | INDIAN BANK , MID CORPORATE BRANCH, NAYAPALI , BHUBANESWAR |                        |
| 4     | Union Bank of India,main branch , Bhubaneswar              |                        |

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 BHUBNESWAR on 19TH DAY OF JULY 2023

Entered By : S K MAJHI

Examined By : MRS USHA

Policy Printed By : 900851

IP :

Digitally Signed

By

Policy Printed On : 20-JUL-23 11:18:31

MAC

Authorised Signatory

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

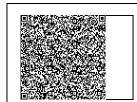
CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

and through other digital platforms including Whatsapp (Send "Hi" to  9560711200).

Place : BHUBNESWAR

Date : 19/07/2023



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