



**UNITED INDIA INSURANCE COMPANY LIMITED**  
CITY BRANCH OFFICE NO. 4, 1ST FLOOR, ALANKAR POINT, GEETA BHAWAN SQUARE,  
A.B.ROAD, INDORE  
INDORE - 452008 MADHYA PRADESH  
PHONE: (731) 2495350 FAX: EMAIL:

**SPECIAL CONTINGENCY POLICY**  
**POLICY NO.:1913032624P104134034**

**PERIOD OF INSURANCE**  
From 23:00 hrs of 01/06/2024  
To midnight of 31/05/2025

*Insured*  
**M/s AAVANTIKA GAS LIMITED**  
202,B,2ND BLOCK,NRK BUSINESS PARK, VIJAY NAGAR SQUARE , INDORE  
INDORE  
452001  
MADHYA PRADESH

Agent Name :  
Agent Code :  
Mobile/Landline Number/Email :

The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uilc.co.in](http://www.uilc.co.in).

For any Information, Service Requests, Claim Intimation and Grievances please write to [191303@uilc.co.in](mailto:191303@uilc.co.in)

Download Customer App([www.uilc.co.in](http://www.uilc.co.in)), REGD. & HEAD OFFICE, 34, WHITES ROAD, CHENNAI - 600014.  
Website: <http://www.uilc.co.in>  
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This document is digitally signed

Signer: KALAIVENI SUBBIAH  
Date: Thu, Jun 20, 2024 15:22:26 IST  
Location: United India Insurance Company Ltd  
Reason: Signing Policy for UIIQ



### SPECIAL CONTINGENCY POLICY SCHEDULE

Policy Number	1913032624P104134034		Previous Policy No	1913032623P104503360	
Insured Details	Name M/s AAVANTIKA GAS LIMITED / 23047329580				
	Tel. (O): 0495350		Tel.(R) 4222520		Fax
	Email vikramv@agionline.net		Mobile 9977886213		
	Business/Occupation None				
Period Of Insurance	From 23:00 Hrs of 01/06/2024		To	Midnight of 31/05/2025	

CO-INSURANCE DETAILS:	UIIC 191303 : 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

Special Conditions	<p>B. SPECIAL CONTINGENCY POLICY FOR ACCIDENT COVERAGE OF CASCADES ON LCV (ANNEXURE-6): 1 Type of risk to be covered Perils to be covered- Burglary, theft, accident, fire including during transit 2 Assets to be covered - Accidental cover of Cascades mounted on vehicles (Light Commercial Vehicle). 3 Location of assets -Indore, Ujjain, Pithampur and Gwalior including during transit between the cities. 4 Period of cover 1st June 2024 TO 31st MAY 2025 5 Total sum insured Rs. + GST Excess- 5% of claim amount subject to minimum of Rs.50000/-for each and every claim. *The S.I. is per vehicle as per Insured declaration. *Our policy shall exclude third party liability occurring from whatsoever cause. The insured has to maintain motor policy cover for the vehicles in question apart from this cover. The damages/loss to the vehicles on which the cascades are mounted shall be absolutely beyond the scope of this policy. Leakage of Gas not covered, poor maintenance not covered. General Conditions imposed for Cascaded: *Cover applicable within India. Cover applicable only for identified cascades only. Larceny, Mysterious disappearance and unexplained losses are not covered. FIR is a must for every theft loss. Effective and valid motor policy of vehicle on which cascade is mounted is compulsory. Geographical Limit within India. Any loss arising due to negligence is excluded Cover for rented/hired assets is applicable only when the lease agreement is active Contribution clause shall apply for the assets which are hired Mode of Conveyance : by road Specific Exclusions: Pollution of any kind not covered. Loss or damage to replaceable parts unless required for replacement as part of claim arising out of Insured's perils. Loss or damage caused by gradual deterioration ; wear &amp; tear. Loss or damage arising from detention, confiscation; or under the order of the government or any other govt. &amp;/ Or any local authority. Normal dents/scratches unless caused by accident. War, nuclear material, mysterious disappearance, inventory losses Communicable diseases Exclusion Clause o Loss due to theft or disappearance of any insured article when left unattended in any vehicle or place excluded. o Accident arising out of Negligence, Mishandling, water damage is not covered. o Larceny, INVENTORY LOSS, MYSTERIOUS DISAPPEARANCE ARE EXCLUDED. o The Articles are not to be handed over on good faith to any person. o Any repair or replacement will be undertaken in India only and the claim will be settled in Indian currency only o The detailed list of the equipment should be attached to the policy schedule with all specifications including values of each individual item. o Breakages and / or scratches to the screens not covered unless the equipment totally damaged. o Consequential loss of any kind is not covered. o Uninsurable perils/ standard exclusions in standard policies eg: loss due to depreciation in value, wear &amp; tear not covered &amp; Dishonesty of an employee &amp; Loss due to errors or omissions &amp; Loss, destruction or damage arising outside the territories specified in the schedule. *Mandatory warranties Imposed for Burglary and Theft Coverage " a. Warranted that there should have a facility of 24 hrs. security at the premises. b. Warranted that CCTV cameras (In working condition) with having night vision mode be installed at entry/exit gates and inside the premises. c. Warranted that premises should be closed in nature and having strong room and vault inside the premises. d. Necessary safety precautions to be taken while stock taking and premises to be cordoned off for visitors &amp; entry. e. Warranted that Fire alarm, burglary alarm installed in the premises f. Theft is extended subject to CCTV footage &amp; FIR lodged AGL 461/T2/ASSETS INSURANCE/24-25, 16/05/24</p>
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Coverage Details

Contact:

Financier Details:-

Financier Name	Branch	Agreement Type
HDFC BANK LTD	BRANCH INDORE	Hypothecation
FEDERAL BANK LTD.	Shagun G1 & G2, Plot No.7, Pu 4, Scheme 54, Ab Road, Indore 452010	Hypothecation
BANK OF BARODA	INDORE	Hypothecation

Premium	₹
CGST(9%)	₹
SGST(9%)	₹
Stamp duty	₹
<b>Total</b>	₹
Receipt Number	1011913032410435/117
Receipt Date	20/06/2024

Dev Officer/Agent:

Customer GST/UID No.:	23AAAFCA9135J1ZO	Office GST No.:	23AAACU5552C1ZR
SAC Code:	997139	Invoice No. & Date:	26241104134034 & 20/06/2024
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 : 01/06/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 4 INDORE 191303 on this 13th day of June , 2024 .

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

Duly Constituted Attorney(s)

Underwritten By - ABH28785 ( BO UNDERWRITER ) , Approved By - SON28054(RO UNDERWRITER NEW)



#### 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 looting 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 exceed more in reinstatement than it would have cost to replace 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 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.