



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

UNITED VALUE UDYAM SURAKSHA POLICY
POLICY NO.:1913031124P104132302
UIN. IRDAN545RP0001V01202223

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
452001
INDORE
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.uic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 191303@uic.co.in

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

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

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This document is digitally signed

Signer: KALAIVENI SUBBIAH
Date: Thu, Jun 20, 2024 15:56:20 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UUIQ



UNITED VALUE UDYAM SURAKSHA POLICY
SCHEDULE

POLICY NO.:1913031124P104132302
UIN, TRDANS45RP0001V01202223



Policy No.	1913031124P104132302	Prev. Pol. No.	1913031123P104394774
Name Of Insured	M/s AAVANTIKA GAS LIMITED / 23047329580		
Tel.(O)	Fax	Tel.(R)	4222520 Mobile 9977806213
Business/Occupation	None	Email	vikramv@agonline.net
Period of Insurance	From 23:00 Hrs of 01/06/2024	To	Midnight of 31/05/2025

CO-INSURANCE DETAILS:
UIIC 191303 : 100%

Receipt No: 10119130324104356169
Receipt Date: 20/06/2024

Agency/Broker Code:
Dev.Officer Code:

Stamp Duty Applicability : No

Deductible	Where the total value at risk across all Insurable asset classes at loss location is less than or equal to Rs.5 Crores as on date of loss, an excess of ₹ 5,000/- (Rupees Five Thousand) shall apply. Where the total value at risk across all Insurable asset classes at loss location is greater than Rs.5 Crores as on date of loss, an excess of 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand) shall apply
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Financier Name	Branch Name	Agreement Type	Loan Number
FEDERAL BANK LTD.		Hypothecation	
HDFC BANK LTD		Hypothecation	

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured (₹)
WARD NO 36 NIPANJA, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 36 NIPANJA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
MAHALAXMI NAGAR, INDORE, MADHYA PRADESH, Pin-452001	MAHALAXMI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
GAS PACK VOLUME AT INDORE, PITHAMPUR, UJJAIN, GWALIOR, INDORE, MADHYA PRADESH, Pin-452001	GAS PACK VOLUME AT INDORE, PITHAMPUR, UJJAIN, GWALIOR	Pipe lines (others)(3008)	Plant and Machinery	GAS PACK VOLUME AT INDORE, PITHAMPUR, UJJAIN, GWALIOR	
JIWAJI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	JIWAJI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
LOTUS VILLA, GWALIOR, MADHYA PRADESH, Pin-474001	LOTUS VILLA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
CITY GARDEN SOCITY NEW JIWAJI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	CITY GARDEN SOCITY NEW JIWAJI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
NEHRU RESIDENCY, GWALIOR, MADHYA PRADESH, Pin-474001	NEHRU RESIDENCY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
NEW JIWAJI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	NEW JIWAJI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
BEHIND IATS COLLAGE ADITYA PURAM, GWALIOR, MADHYA PRADESH, Pin-474001	BEHIND IATS COLLAGE ADITYA PURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
SAIDHAM COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	SAIDHAM COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
HAZIRA THANA TO SAGARTAL ROAD, GWALIOR, MADHYA PRADESH, Pin-474001	HAZIRA THANA TO SAGARTAL ROAD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
GOVINDPURI SQUARE TO METRO TOWER, GWALIOR, MADHYA PRADESH, Pin-474001	GOVINDPURI SQUARE TO METRO TOWER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
INDRAMANI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	INDRAMANI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
PHOOL BAGH SEVA NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	PHOOL BAGH SEVA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
WARD NO 73 KHATIWALA, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 73 KHATIWALA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
WARD NO 76 BHICHOLI, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 76 BHICHOLI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
ZOO TO HELIPAD COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	ZOO TO HELIPAD COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
VINAY NAGAR SEC-3 BSNL EXCHANGE, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR SEC-3 BSNL EXCHANGE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
PRAYAS HOSPITAL TO GOVINDPURI CIRCLE, GWALIOR, MADHYA PRADESH, Pin-474001	PRAYAS HOSPITAL TO GOVINDPURI CIRCLE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
VARDHMAN TOWER CITY CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	VARDHMAN TOWER CITY CENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
SHANKARPURISHEET B, GWALIOR, MADHYA PRADESH, Pin-474001	SHANKARPURISHEET B	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
GOVERDHAN COLONY SHEET C, GWALIOR, MADHYA PRADESH, Pin-474001	GOVERDHAN COLONY SHEET C	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
SHATABDIPURAM A-BLOCK, GWALIOR, MADHYA PRADESH, Pin-474001	SHATABDIPURAM A-BLOCK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
ADITYAPURAM DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ADITYAPURAM DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
THATIPUR, GWALIOR, MADHYA PRADESH, Pin-474001	THATIPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
SARDA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	SARDA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
SHARDA VIHAR HNO216-202, GWALIOR, MADHYA PRADESH, Pin-474001	SHARDA VIHAR HNO216-202	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
KRANTI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	KRANTI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	
SATYADEV NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SATYADEV NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line	

AL KAPURI MADHUBAN ENCLOSURE, GWALIOR, MADHYA PRADESH, Pin-474001	AL KAPURI MADHUBAN ENCLOSURE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MENTAL HOSPITAL, GWALIOR, MADHYA PRADESH, Pin-474001	MENTAL HOSPITAL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 41 50 KAILASH PURI, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 41 50 KAILASH PURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LAL SAHAB KA BAGICHA, GWALIOR, MADHYA PRADESH, Pin-474001	LAL SAHAB KA BAGICHA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PANCHVATI VASTRA NAGAR, GWALIOR, MADHYA PRADESH, Pin- 474001	PANCHVATI VASTRA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 35 SINGAPORE TOWNSHIP, INDORE, MADHYA PRADESH, Pin- 452001	WARD NO 35 SINGAPORE TOWNSHIP	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ORCHID GREEN, GWALIOR, MADHYA PRADESH, Pin-474001	ORCHID GREEN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DARPAN COLONY LIG-353 TO J-299 J- 288, GWALIOR, MADHYA PRADESH, Pin-474001	DARPAN COLONY LIG-353 TO J-299 J-288	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NATRAJ ESTATE, GWALIOR, MADHYA PRADESH, Pin-474001	NATRAJ ESTATE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SUDAMA NAGAR SEC D E, INDORE, MADHYA PRADESH, Pin-452001	SUDAMA NAGAR SEC D E	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ALKAPURI, GWALIOR, MADHYA PRADESH, Pin- 474001	ALKAPURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEAR FORTUNE LANDMARK, INDORE, MADHYA PRADESH, Pin- 452001	NEAR FORTUNE LANDMARK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GARDEN HOME PHASE-1, GWALIOR, MADHYA PRADESH, Pin-474001	GARDEN HOME PHASE-1	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
CHANDAN NAGAR TO UNIVERSAL, INDORE, MADHYA PRADESH, Pin- 452001	CHANDAN NAGAR TO UNIVERSAL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOPUR TO CAT SQUARE, INDORE, MADHYA PRADESH, Pin-452001	GOPUR TO CAT SQUARE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ZONE NO 14, INDORE, MADHYA PRADESH, Pin- 452001	ZONE NO 14	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NAGZIRI EVEN, UJJAIN, MADHYA PRADESH, Pin-456001	NAGZIRI EVEN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ANAND NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ANAND NAGAR	Pipe lines (others)(3008) Pipe lines (others)(3008) Pipe lines (others)(3008)	Plant and Machinery Plant and Machinery Plant and Machinery	gas pipe line gas pipe line gas pipe line
SHINDI COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	SHINDI COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ANIL BHATIA, GWALIOR, MADHYA PRADESH, Pin-474001	ANIL BHATIA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MEHRA GAON, GWALIOR, MADHYA PRADESH, Pin-474001	MEHRA GAON	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LEATHER FACTORY, GWALIOR, MADHYA PRADESH, Pin-474001	LEATHER FACTORY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ADARSH PURAM TOMAR TENT HOUSE, GWALIOR, MADHYA PRADESH, Pin- 474001	ADARSH PURAM TOMAR TENT HOUSE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEAR CENTRAL ACADEMY ADITYA PURAM, GWALIOR, MADHYA PRADESH, Pin- 474001	NEAR CENTRAL ACADEMY ADITYA PURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
J- BLOCK ADITYA PURAM, GWALIOR, MADHYA PRADESH, Pin- 474001	J- BLOCK ADITYA PURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEAR RAILWAY TRACK TO MS- 8/600, GWALIOR, MADHYA PRADESH, Pin- 474001	NEAR RAILWAY TRACK TO MS-8/600	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MOTHER STATION VALVE PIT TO CH- 3120, GWALIOR, MADHYA PRADESH, Pin- 474001	MOTHER STATION VALVE PIT TO CH-3120	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LUMBNI VIHAR SURESH NAGAR, GWALIOR, MADHYA PRADESH, Pin- 474001	LUMBNI VIHAR SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEW VIVEK NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	NEW VIVEK NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MOTHER STATION GWALIOR, GWALIOR, MADHYA PRADESH, Pin- 474001	MOTHER STATION GWALIOR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BASANT VIHAR TO SP OFFICE, GWALIOR, MADHYA PRADESH, Pin- 474001	BASANT VIHAR TO SP OFFICE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

POLICY NO.: 1913031124P104132302
UIN: IRDANS1SRP0001V01202223

Clause K. Information about Us
United India Insurance Company Limited
#19, Nungambakkam High Road, IV Lane, Chennai - 600034
Ph :91-044-28575200
Web: ulic.co.in
Customer Service: customercare@ulic.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:

- 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.
- 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.
- Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
- 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.
- 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.
- 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.
- 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.

POLICY NO.:1913031124P104132307
UIN: IRDAN54SRP0001V01202223

- 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.
c. 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 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 4354 733 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.

PATEL NAGARSIDE-13,LOCK NO:1 TO GO,DEV STATE,GWALIOR,MADHYA PRADESH,Pin-474001	PATEL NAGARSIDE-13,LOCK NO:1 TO GO,DEV STATE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
C P COLONY,GWALIOR,MADHYA PRADESH,Pin-474001	C P COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
YAD-GWAN COLONYTHATPUR,GWALIOR,MADHYA PRADESH,Pin-474001	MADHUVAN COLONYTHATPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVERDHAN COLONY SHEET A,GWALIOR,MADHYA PRADESH,Pin-474001	GOVERDHAN COLONY SHEET A	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVERDHAN COLONY SHEET B,GWALIOR,MADHYA PRADESH,Pin-474001	GOVERDHAN COLONY SHEET B	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BSF COLONY,GWALIOR,MADHYA PRADESH,Pin-474001	BSF COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVINDPUR,GWALIOR,MADHYA PRADESH,Pin-474001	GOVINDPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDRAMANI NAGR,GWALIOR,MADHYA PRADESH,Pin-474001	INDRAMANI NAGR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PURUSHTOM VIHAR,GWALIOR,MADHYA PRADESH,Pin-474001	PURUSHTOM VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVINDPURI SQUARE TO HURAWALI CHAURAH,GWALIOR,MADHYA PRADESH,Pin-474001	GOVINDPURI SQUARE TO HURAWALI CHAURAH	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BHODAPUR,GWALIOR,MADHYA PRADESH,Pin-474001	BHODAPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHABD PRATAP ASHRAM,GWALIOR,MADHYA PRADESH,Pin-474001	SHABD PRATAP ASHRAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SATYAM RESIDENCY,GWALIOR,MADHYA PRADESH,Pin-474001	SATYAM RESIDENCY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RAVI NAGAR,GWALIOR,MADHYA PRADESH,Pin-474001	RAVI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MAYUR NAGAR,GWALIOR,MADHYA PRADESH,Pin-474001	MAYUR NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHAKSHI APARTMENT SARIKA NAGAR,GWALIOR,MADHYA PRADESH,Pin-474001	SHAKSHI APARTMENT SARIKA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
472 SURESH NAGAR TO 521 SURESH NAGAR,GWALIOR,MADHYA PRADESH,Pin-474001	472 SURESH NAGAR TO 521 SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
10 SHAKTI VIHAR TO 20 SHAKTI VIHAR,GWALIOR,MADHYA PRADESH,Pin-474001	10 SHAKTI VIHAR TO 20 SHAKTI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
B-13 GOVIND PURI,GWALIOR,MADHYA PRADESH,Pin-474001	B-13 GOVIND PURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
IT PARK TO KESAR BAGH RAILWAY,INDORE,MADHYA PRADESH,Pin-452001	IT PARK TO KESAR BAGH RAILWAY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GH 11 DD NAGAR,GWALIOR,MADHYA PRADESH,Pin-474001	GH 11 DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BHAGAT SINGH NAGAR,GWALIOR,MADHYA PRADESH,Pin-474001	BHAGAT SINGH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDOREMETER REGULATORS,INDORE,MADHYA PRADESH,Pin-452001	INDOREMETER REGULATORS	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GAYATRI VIHAR,GWALIOR,MADHYA PRADESH,Pin-474001	GAYATRI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MADHAV RAO SINDHIYA COLONY,GWALIOR,MADHYA PRADESH,Pin-474001	MADHAV RAO SINDHIYA COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ZONE NO 18 NAVLAKHA,INDORE,MADHYA PRADESH,Pin-452001	ZONE NO 18 NAVLAKHA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SURYADEV NAGARSIDDHIPURAM,INDORE,MADHYA PRADESH,Pin-452001	SURYADEV NAGARSIDDHIPURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RAJENDRA NAGAR,INDORE,MADHYA PRADESH,Pin-452001	RAJENDRA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SANWER,INDORE,MADHYA PRADESH,Pin-452001	SANWER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KEASHAR BAG APARTMENT,GWALIOR,MADHYA PRADESH,Pin-474001	KEASHAR BAG APARTMENT	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BENGALI SQUARE,INDORE,MADHYA PRADESH,Pin-452001	BENGALI SQUARE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GARDEN HOMES,GWALIOR,MADHYA PRADESH,Pin-474001	GARDEN HOMES	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

AYRAMPURI SHAALIMAR BULGAOW, INDORE, MADHYA PRADESH, Pin-452001	AYRAMPURI SHAALIMAR BULGAOW	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RAVAGWASA, INDORE, MADHYA PRADESH, Pin-452001	RAVAGWASA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MAHAHANDA UJJAIN ODD, UJJAIN, MADHYA PRADESH, Pin-456001	MAHAHANDA UJJAIN ODD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RISHI NAGAR ODD, UJJAIN, MADHYA PRADESH, Pin-456001	RISHI NAGAR ODD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GAYITRI VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	GAYITRI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VIVEKANAND ODD, UJJAIN, MADHYA PRADESH, Pin-456001	VIVEKANAND ODD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
UJJAIN LMC, UJJAIN, MADHYA PRADESH, Pin-456001	UJJAIN LMC	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DB MALL, GWALIOR, MADHYA PRADESH, Pin-474001	DB MALL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JANAKPURI, GWALIOR, MADHYA PRADESH, Pin-474001	JANAKPURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARIOM COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	HARIOM COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MODEL TOWN, GWALIOR, MADHYA PRADESH, Pin-474001	MODEL TOWN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
P T COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	P T COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RACHNA NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	RACHNA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
B-38 TO A-68 F-16 GOVIND PURI, GWALIOR, MADHYA PRADESH, Pin-474001	B-38 TO A-68 F-16 GOVIND PURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
J-578 TO J-608 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	J-578 TO J-608 DARPAN COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
FORT ENCLAVE, GWALIOR, MADHYA PRADESH, Pin-474001	FORT ENCLAVE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
R- BLOCK, GWALIOR, MADHYA PRADESH, Pin-474001	R- BLOCK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GATTI CARGO TO NR TRANSFORMER, GWALIOR, MADHYA PRADESH, Pin-474001	GATTI CARGO TO NR TRANSFORMER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MS-5/400 TO MS-5/850, GWALIOR, MADHYA PRADESH, Pin-474001	MS-5/400 TO MS-5/850	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BHAUSHAB POINTS, GWALIOR, MADHYA PRADESH, Pin-474001	BHAUSHAB POINTS	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ADITYA PURAM, GWALIOR, MADHYA PRADESH, Pin-474001	ADITYA PURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MOTHER STATION AND DAUGHTER STATIONS ISUPREME AUTO JIGOPKISHAN IIIPCAUTO IVDEVSARA FILLING STATION UJJAIN V KASYAP CO, INDORE, MADHYA PRADESH, Pin-452001	MOTHER STATION AND DAUGHTER STATIONS ISUPREME AUTO JIGOPKISHAN IIIPCAUTO IVDEVSARA FILLING STATION UJJAIN V KASYAP CO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BARAH BIGHA, GWALIOR, MADHYA PRADESH, Pin-474001	BARAH BIGHA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
TOWER SQUAREBHANWARKUAN, INDORE, MADHYA PRADESH, Pin-452001	TOWER SQUAREBHANWARKUAN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARISHANKAR PURAM, GWALIOR, MADHYA PRADESH, Pin-474001	HARISHANKAR PURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PATEL NAGAR SBI ROAD, GWALIOR, MADHYA PRADESH, Pin-474001	PATEL NAGAR SBI ROAD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PATEL NAGAR SOICETY, GWALIOR, MADHYA PRADESH, Pin-474001	PATEL NAGAR SOICETY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MAYUR MARKETTHATIPUR, GWALIOR, MADHYA PRADESH, Pin-474001	MAYUR MARKETTHATIPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
TOWRDS TRANSPORT NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	TOWRDS TRANSPORT NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHANKARPURI, GWALIOR, MADHYA PRADESH, Pin-474001	SHANKARPURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHARDA VIHAR HNO-216, GWALIOR, MADHYA PRADESH, Pin-474001	SHARDA VIHAR HNO-216	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
TANSEN NBAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	TANSEN NBAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

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You must inform us immediately if:

- You change the nature of Your Business or any processes.
- You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You.
- You change the use of Your Premises or any Building.
- 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

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

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

- 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.
- 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.
- 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.
 - 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;
 - If Your interest in any Insured Property passes to another except by will or operation of law.
- Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- 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.
- 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.
- Policy not Invalidated:** The Policy is not invalidated:
 - 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;
 - 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
 - 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

- 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.
- You can give notice to any of Our offices or call centers.
- You must state in this notice:
 - the Policy Number,
 - Your name,
 - details of report to the police that You made,
 - details of report to any Authority that You made,
 - details of the Insured Event,
 - a brief statement of the loss,
 - particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises,
 - details of loss or damage under Add-ons, if any, and
 - submit photographs of loss or physical damage, wherever possible.

2. Steps to prevent loss and damage

- You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - You must not sell, give away or dispose of any damaged items of any property,
 - You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. Immediate notice to authorities

- 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, Malignous 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.
- 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

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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.
17. Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The policy also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

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

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.
 - iii. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
 - iv. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstall 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.
 - v. Reinstatement using standard material readily available and in common use for similar type of Building.
- 2. If the Stock is a Total Loss, We will pay You as follows:**
- i. landed cost as on date of loss 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.
- 3. 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.**
- 4. 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.**
- 5. 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 Reinstall the Building, Plant and Machinery, Furniture, Fixture, Fittings.
- 6. 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. Notwithstanding the above, if the claim is settled as per Clause (E) (4) i.e. on Market value basis, then If the Market 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 Value 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 payment of Your claim. We may also cancel Your policy.

 - i. **Obligation to take care:** You must:
 - a. ensure that unauthorised persons do not occupy Your Premises.
 - b. 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:**

TRIVENT NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	TRIVENT NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VAYU NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	VAYU NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARIHAR NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	HARIHAR NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HURAWALI CHAURAHAA TO SUN VALLEY, GWALIOR, MADHYA PRADESH, Pin-474001	HURAWALI CHAURAHAA TO SUN VALLEY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BIRLA HOSPITAL, GWALIOR, MADHYA PRADESH, Pin-474001	BIRLA HOSPITAL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GHANDINAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	GHANDINAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GM 1413 DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	GM 1413 DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KATZU COLONY WARD NO 67, INDORE, MADHYA PRADESH, Pin-452001	KATZU COLONY WARD NO 67	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
D-11 DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	D-11 DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PAWAN SUTH, GWALIOR, MADHYA PRADESH, Pin-474001	PAWAN SUTH	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
YAMUNA NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	YAMUNA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RACE COURSE, INDORE, MADHYA PRADESH, Pin-452001	RACE COURSE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 81, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 81	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 434547 48 BANGALI, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 434547 48 BANGALI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 44 45 BANGALI, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 44 45 BANGALI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SUNBEAM, GWALIOR, MADHYA PRADESH, Pin-474001	SUNBEAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HEERA NAGAR LUV KUSH VIHAR, INDORE, MADHYA PRADESH, Pin-452001	HEERA NAGAR LUV KUSH VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VEENA NAGAR, INDORE, MADHYA PRADESH, Pin-452001	VEENA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JUWI INDORE, INDORE, MADHYA PRADESH, Pin-452001	JUWI INDORE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDIRA NAGAR ODD, UJJAIN, MADHYA PRADESH, Pin-456001	INDIRA NAGAR ODD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SAKUNTALA PURI, GWALIOR, MADHYA PRADESH, Pin-474001	SAKUNTALA PURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PUSHKAR COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	PUSHKAR COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
R J PURAM COLONY RAM DAYAL NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	R J PURAM COLONY RAM DAYAL NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHANKUTLAPURI, GWALIOR, MADHYA PRADESH, Pin-474001	SHANKUTLAPURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MEHRA COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	MEHRA COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GARDAN HOME, GWALIOR, MADHYA PRADESH, Pin-474001	GARDAN HOME	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JAWAHAR COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	JAWAHAR COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NITIN NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	NITIN NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEW SHANKUTLAPURI, GWALIOR, MADHYA PRADESH, Pin-474001	NEW SHANKUTLAPURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MS-6/750 TO YADAV SERVICE CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	MS-6/750 TO YADAV SERVICE CENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SAGAR PARADISE, GWALIOR, MADHYA PRADESH, Pin-474001	SAGAR PARADISE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ADARSH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ADARSH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGAR SEC-2, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR SEC-2	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SINDH VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	SINDH VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

AC-LESWAR VILAR, GWALIOR, MADHYA PRADESH, Pin-474001	AC-LESWAR VILAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RP COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	RP COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KHEDAPATI COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	KHEDAPATI COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SINDHI COLONY PROFESSOR COLONY, INDORE, MADHYA PRADESH, Pin-452001	SINDHI COLONY PROFESSOR COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
CITY CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	CITY CENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SAGARTAL CHOURAHA TO VINAY NAGAR CHOURAHA, GWALIOR, MADHYA PRADESH, Pin-474001	SAGARTAL CHOURAHA TO VINAY NAGAR CHOURAHA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHANKARPURISHEET A, GWALIOR, MADHYA PRADESH, Pin-474001	SHANKARPURISHEET A	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
AMALTA COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	AMALTA COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
CITY CENTER HOTEL ROYAL INN, GWALIOR, MADHYA PRADESH, Pin-474001	CITY CENTER HOTEL ROYAL INN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GREEN PARK, GWALIOR, MADHYA PRADESH, Pin-474001	GREEN PARK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GANPATI VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	GANPATI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DD NAGAR Q-BLOCK, GWALIOR, MADHYA PRADESH, Pin-474001	DD NAGAR Q-BLOCK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ROOP SINGH STADIUM, GWALIOR, MADHYA PRADESH, Pin-474001	ROOP SINGH STADIUM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VIJAY LAXMI VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	VIJAY LAXMI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ULLAS NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ULLAS NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
AARAMILL ROAD, GWALIOR, MADHYA PRADESH, Pin-474001	AARAMILL ROAD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RAMCHANDRAVINDHYACHAL NAGAR, INDORE, MADHYA PRADESH, Pin-452001	RAMCHANDRAVINDHYACHAL NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DPS TO DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	DPS TO DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NIRANJANPUR TO ALLAHABAD BANK, INDORE, MADHYA PRADESH, Pin-452001	NIRANJANPUR TO ALLAHABAD BANK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 26 NEHRU NAGAR, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 26 NEHRU NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GWALIOR LMC, GWALIOR, MADHYA PRADESH, Pin-474001	GWALIOR LMC	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
FORT VIEW COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	FORT VIEW COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
POLICE LINE, GWALIOR, MADHYA PRADESH, Pin-474001	POLICE LINE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LAXMI DAIRY TANSEN NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	LAXMI DAIRY TANSEN NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GARDEN HOMES PHAE-2 EXTENSION, GWALIOR, MADHYA PRADESH, Pin-474001	GARDEN HOMES PHAE-2 EXTENSION	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SURESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SCH NO 78 114, INDORE, MADHYA PRADESH, Pin-452001	SCH NO 78 114	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
CAT TO RANGWASA, INDORE, MADHYA PRADESH, Pin-452001	CAT TO RANGWASA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SETHI NAGAR EVEN, UJJAIN, MADHYA PRADESH, Pin-456001	SETHI NAGAR EVEN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEHRU COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	NEHRU COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SAKHI VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	SAKHI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
YASHODA REESIDENCY, GWALIOR, MADHYA PRADESH, Pin-474001	YASHODA REESIDENCY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JIWAJI UNIVERSITY, GWALIOR, MADHYA PRADESH, Pin-474001	JIWAJI UNIVERSITY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

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For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value

For Stocks:

i.a. For raw materials landed cost at Your Premises.

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

i.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.

ii. 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 (111) (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.

a) 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 subject to Underinsurance provision of Clause F of this Policy.

b) 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.

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

i. Money for an amount not exceeding 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 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 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 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

d) 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 5 Lakh (Rupees Five Lakh) during the policy period.

e) 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, specifications 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.

f) Costs for removal of debris, including foreign debris:

We will pay reasonable expenses You incur towards removal of debris, including foreign debris, from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 10% of the claim amount.

g) 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.

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:

i. Where the total value at risk across all Insurable asset classes is not exceeding Rs.5 Crores (Rupees five crore only) as on date of loss, an excess of Rs. 5,000 (Rupees Five thousand) shall apply. This means that We will deduct Rs.5,000/- (Rupees Five thousand only) for each and every loss suffered by You under the terms of this policy.

ii. where the total value at risk across all Insurable asset classes is exceeding Rs.5 Crores (Rupees five crore only) as on date of loss, an 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 only) for each and every loss suffered by You under the terms of this policy.

2. Your deliberate, willful 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-voltage, 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.

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Reinstatement/Replacement	1. the reconstruction of buildings or replacement of other property lost or destroyed. 2. (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 the 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.
9. Missile testing operations	-
10. Riot, Strikes, Mafioso Damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or emissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or 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.
11. Bursting or overflowing of water tanks, apparatus and pipes.	-
12. 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.
13. 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.
14. Accidental physical damage to building /contents	1. Loss for "valuable contents" 2. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement. 3. Loss, destruction or damage to the insured property premises caused by change of temperature. 4. 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. 5. Loss or damage due to termites, mites, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light. 6. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any Insured property. 7. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative.

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

KRISHNA NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	KRISHNA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KRISHNA NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	KRISHNA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KRISHNA NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	KRISHNA NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HOUSE NO 12 TO 41 GANGA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	HOUSE NO 12 TO 41 GANGA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BHAGIRATHI APARTMENT, GWALIOR, MADHYA PRADESH, Pin-474001	BHAGIRATHI APARTMENT	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GE SAIDHAM, GWALIOR, MADHYA PRADESH, Pin-474001	GE SAIDHAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GARMENT PARK TO GATI CARGO, GWALIOR, MADHYA PRADESH, Pin-474001	GARMENT PARK TO GATI CARGO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MS-5/850 TO MS-6/300, GWALIOR, MADHYA PRADESH, Pin-474001	MS-5/850 TO MS-6/300	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SARASWATI NAGAR JANUPAM NAGAR EXT-2/MAHESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SARASWATI NAGAR JANUPAM NAGAR EXT-2/MAHESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MOTHER STATION DRS FOUNDATION TO MS-5/400, GWALIOR, MADHYA PRADESH, Pin-474001	MOTHER STATION DRS FOUNDATION TO MS-5/400	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MAHAVEER COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	MAHAVEER COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HURAWALI TO BARADARI, GWALIOR, MADHYA PRADESH, Pin-474001	HURAWALI TO BARADARI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MOTHER STATION PITHAMPUR, DHAR, MADHYA PRADESH, Pin-454001	MOTHER STATION PITHAMPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PALSIKAR COLONYPREM NAGAR, INDORE, MADHYA PRADESH, Pin-452001	PALSIKAR COLONYPREM NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PATEL NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	PATEL NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ALKA PURI CITY CENRR, GWALIOR, MADHYA PRADESH, Pin-474001	ALKA PURI CITY CENRR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BANK COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	BANK COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
THATIPUR GAONCITYCENTER, GWALIOR, MADHYA PRADESH, Pin-474001	THATIPUR GAONCITYCENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGARCONTESWOR TERACH, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGARCONTESWOR TERACH	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ATAL NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ATAL NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ATAL NAGAR HNO-84A, GWALIOR, MADHYA PRADESH, Pin-474001	ATAL NAGAR HNO-84A	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
AARAMILL, GWALIOR, MADHYA PRADESH, Pin-474001	AARAMILL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DURGA ENCLAVE, GWALIOR, MADHYA PRADESH, Pin-474001	DURGA ENCLAVE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SCH NO 51, INDORE, MADHYA PRADESH, Pin-452001	SCH NO 51	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 77 78 KHANDWA NAKA, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 77 78 KHANDWA NAKA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
FL BLOCK DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	FL BLOCK DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
FH BLOCK DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	FH BLOCK DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LAND MARK HOTEL, GWALIOR, MADHYA PRADESH, Pin-474001	LAND MARK HOTEL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
7 NO CHOURAHA TO BARADARI, GWALIOR, MADHYA PRADESH, Pin-474001	7 NO CHOURAHA TO BARADARI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDORE TO PITHAMPUR, INDORE, MADHYA PRADESH, Pin-452001	INDORE TO PITHAMPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDORE LMC 1, INDORE, MADHYA PRADESH, Pin-452001	INDORE LMC 1	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDORE LMC 2, INDORE, MADHYA PRADESH, Pin-452001	INDORE LMC 2	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SAKTI VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	SAKTI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

KUNJ VIHAR COLONY PIN-474001, GWALIOR, MADHYA PRADESH, Pin-474001	KUNJ VIHAR COLONY PIN-474001, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVIND PURI CITY CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	GOVIND PURI CITY CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
P BLOCK SHATABDIPURAM, GWALIOR, MADHYA PRADESH, Pin-474001	P BLOCK SHATABDIPURAM, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ATUL NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ATUL NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
J-495 TO J-486 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	J-495 TO J-486 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
54 TO KRISHNA VIHAR TO B-6 NEW KRISHNA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	54 TO KRISHNA VIHAR TO B-6 NEW KRISHNA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LAXMI BAI STATCHU, GWALIOR, MADHYA PRADESH, Pin-474001	LAXMI BAI STATCHU, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MOTHER STATION UJJAIN, UJJAIN, MADHYA PRADESH, Pin-474001	MOTHER STATION UJJAIN, UJJAIN, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BOSTON COLLEGE, GWALIOR, MADHYA PRADESH, Pin-474001	BOSTON COLLEGE, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DAL BAZAR, GWALIOR, MADHYA PRADESH, Pin-474001	DAL BAZAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 65, INDORE, MADHYA PRADESH, Pin-474001	WARD NO 65, INDORE, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
IIITM COLLEGE, GWALIOR, MADHYA PRADESH, Pin-474001	IIITM COLLEGE, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GANDHI NAGAR ROAD, GWALIOR, MADHYA PRADESH, Pin-474001	GANDHI NAGAR ROAD, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGAR SEC-3, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR SEC-3, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARIOMM PARK COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	HARIOMM PARK COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVERDHAN COLONY DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	GOVERDHAN COLONY DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
AZAD NAGARMORAR, GWALIOR, MADHYA PRADESH, Pin-474001	AZAD NAGARMORAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JHWAR STATETHATIPUR, GWALIOR, MADHYA PRADESH, Pin-474001	JHWAR STATETHATIPUR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SEC-4 VINAY NAGARKOTESWOR, GWALIOR, MADHYA PRADESH, Pin-474001	SEC-4 VINAY NAGARKOTESWOR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
H NO-464SVIVEK NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	H NO-464SVIVEK NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
H 50VIVEK NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	H 50VIVEK NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DD NAGAR HNO-1313 TO FH-496, GWALIOR, MADHYA PRADESH, Pin-474001	DD NAGAR HNO-1313 TO FH-496, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHATABDIPURAM R-196, GWALIOR, MADHYA PRADESH, Pin-474001	SHATABDIPURAM R-196, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHATABDIPURAM SHIV COACHING, GWALIOR, MADHYA PRADESH, Pin-474001	SHATABDIPURAM SHIV COACHING, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DD NAGAR GM-926 TO 1778, GWALIOR, MADHYA PRADESH, Pin-474001	DD NAGAR GM-926 TO 1778, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RAILWAY LOUNDRY, GWALIOR, MADHYA PRADESH, Pin-474001	RAILWAY LOUNDRY, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 04, INDORE, MADHYA PRADESH, Pin-474001	WARD NO 04, INDORE, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GAYATRI VIHAR PARK 128 TO 1082 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	GAYATRI VIHAR PARK 128 TO 1082 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HIG 16-A TO MIG 856 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	HIG 16-A TO MIG 856 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 33, INDORE, MADHYA PRADESH, Pin-474001	WARD NO 33, INDORE, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
FL - FH BLOCK DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	FL - FH BLOCK DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

POLICY NO.: 1913031124P104132302
UIN: IRDANS4SRP001V01202223

UNITED VALUE UDYAM SURAKSHA POLICY

You chose this United Value 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 Value Udyam Suraksha Policy is a contract between You and Us as stated in the following:

- This Policy document;
- The Policy Schedule attached to this Policy document;
- Any Endorsement attached to and forming part of this Policy document;
- Any Add-on to this Policy that You may have purchased from Us;
- 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 not exceeding ₹ 50 Crore (Rupees Fifty Crore) at the policy Commencement Date.

Provided, if the value at risk for all Insurable Assets exceeds ₹ 50 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:

- Your personal details;
- the Policy Period;
- the description of Your Insured Property;
- 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;
- the insurance covers You have purchased;
- the Premium You have paid for these insurance covers;
- Add-on covers opted by You;
- 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.
Kutcha Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/ asphalt/ 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 is defined as:

SILVER STATE, GWALIOR, MADHYA PRADESH, Pin-474001	SILVER STATE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGAR SEC 4, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR SEC 4	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEW SHREE KRISHNA NAGAR COLONY KAMPOO, GWALIOR, MADHYA PRADESH, Pin-474001	NEW SHREE KRISHNA NAGAR COLONY KAMPOO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RISHI NAGARKAMPOO, GWALIOR, MADHYA PRADESH, Pin-474001	RISHI NAGARKAMPOO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARIGOBIND KA KHET SURYA NAGAR KAMPOO, GWALIOR, MADHYA PRADESH, Pin-474001	HARIGOBIND KA KHET SURYA NAGAR KAMPOO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MASGID GALLI SURYA NAGARKAMPOO, GWALIOR, MADHYA PRADESH, Pin-474001	MASGID GALLI SURYA NAGARKAMPOO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RADIO COLONY, INDORE, MADHYA PRADESH, Pin-452001	RADIO COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

Special Condition	AS PER TENDER OF AGL INSURANCE FOR VARIOUS ASSETS OF AGL 461/T2/ASSETS INSURANCE/24-25, ISSUED DATE 16/05/2024
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The Insurance under this Policy is subject to clauses (as listed)- AGREED BANK CLAUSE

Customer GST/UIN No.:	23AAFC91351120	Office GST No.:	23AAACU5552C1ZR
SAC Code:	997137	Invoice No. & Date:	11241104132302 & 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>.

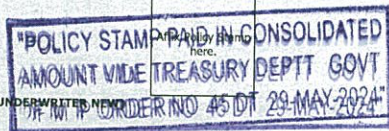
Date of Proposal and Declaration: 01/06/2024

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)



GWALIOR, METER REGULATORS, GWALIOR, MADHYA PRADESH, Pin-474001	GWALIOR METER REGULATORS	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
TEEN IMLI INDORE, INDORE, MADHYA PRADESH, Pin-452001	TEEN IMLI INDORE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JIVAJI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	JIVAJI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NATRAJ HOTEL, GWALIOR, MADHYA PRADESH, Pin-474001	NATRAJ HOTEL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SABD PRATAP ASHRAM MAHAVEER COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	SABD PRATAP ASHRAM MAHAVEER COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VAISHALI NAGAR, INDORE, MADHYA PRADESH, Pin-452001	VAISHALI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SCH NO 71 ANNAPURNA ROAD, INDORE, MADHYA PRADESH, Pin-452001	SCH NO 71 ANNAPURNA ROAD	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDUSTRIAL COMMERCIAL REGULATORS (GWALIOR), GWALIOR, MADHYA PRADESH, Pin-474001	Industrial Commercial Regulators (GWALIOR)	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVINDPURI, GWALIOR, MADHYA PRADESH, Pin-474001	GOVINDPURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	DARPAN COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GANGA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	GANGA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PITHAMPUR, INDORE, MADHYA PRADESH, Pin-452001	PITHAMPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVIND PURI, GWALIOR, MADHYA PRADESH, Pin-474001	GOVIND PURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	HARESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DUSHYANT NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	DUSHYANT NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KRISHNA COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	KRISHNA COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MASJID WALI GALLI, GWALIOR, MADHYA PRADESH, Pin-474001	MASJID WALI GALLI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GLORI VILLA, GWALIOR, MADHYA PRADESH, Pin-474001	GLORI VILLA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
478 TO MOHAN NAGAR SCHOOL PARK, GWALIOR, MADHYA PRADESH, Pin-474001	478 TO MOHAN NAGAR SCHOOL PARK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KRISHNA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	KRISHNA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HARIPURAM COLONY SURESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	HARIPURAM COLONY SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HOUSE NO 32 TO 40 GANGA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	HOUSE NO 32 TO 40 GANGA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HOUSE NO 12 TO 23-A GANGA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	HOUSE NO 12 TO 23-A GANGA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MS-6/300 TO MS-6/750, GWALIOR, MADHYA PRADESH, Pin-474001	MS-6/300 TO MS-6/750	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DWARKADHEESH COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	DWARKADHEESH COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BHAGWAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	BHAGWAN COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MS-8/600 TO JB MANGARAM FACTORY GATE, GWALIOR, MADHYA PRADESH, Pin-474001	MS-8/600 TO JB MANGARAM FACTORY GATE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WINDSOR HILLS, GWALIOR, MADHYA PRADESH, Pin-474001	WINDSOR HILLS	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PREM NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	PREM NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
STEEL PIPELINE GWALIOR, GWALIOR, MADHYA PRADESH, Pin-474001	STEEL PIPELINE GWALIOR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

INDORE, MADHYA PRADESH, Pin-452001	INDORE, MADHYA PRADESH, Pin-452001	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGAR SEC-4, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR SEC-4	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PATEL NAGAR SOCIETY / KAILASH VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	PATEL NAGAR SOCIETY / KAILASH VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ANUPAM NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	ANUPAM NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
BALWANT NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	BALWANT NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
RAMKALA NAGARMORAR, GWALIOR, MADHYA PRADESH, Pin-474001	RAMKALA NAGARMORAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
TOWARDS TRIVENI APPERTMENT, GWALIOR, MADHYA PRADESH, Pin-474001	TOWARDS TRIVENI APPERTMENT	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
CITYCENTER, GWALIOR, MADHYA PRADESH, Pin-474001	CITYCENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MORAR, GWALIOR, MADHYA PRADESH, Pin-474001	MORAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SIKANDAR KAMPOO, GWALIOR, MADHYA PRADESH, Pin-474001	SIKANDAR KAMPOO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHATABDIPURAM P-BLOCK, GWALIOR, MADHYA PRADESH, Pin-474001	SHATABDIPURAM P-BLOCK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VIVEK NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	VIVEK NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGAR SEC-1, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR SEC-1	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SARASWATI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SARASWATI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 14 15, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 14 15	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GULMOHOR CITY, GWALIOR, MADHYA PRADESH, Pin-474001	GULMOHOR CITY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PHOOL BAD TO HOTEL SHELTER, GWALIOR, MADHYA PRADESH, Pin-474001	PHOOL BAD TO HOTEL SHELTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HURAWALI CHAURAHA TO 7 NO CHAURAHA, GWALIOR, MADHYA PRADESH, Pin-474001	HURAWALI CHAURAHA TO 7 NO CHAURAHA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PURSHOTTAM NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	PURSHOTTAM NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
17 NEW SHAKUNTALA PURI TO 76 DUSHYANT ANGAR, GWALIOR, MADHYA PRADESH, Pin-474001	17 NEW SHAKUNTALA PURI TO 76 DUSHYANT ANGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 72 RTO, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 72 RTO	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KALANI NAGAR NARAYAN BAGH INDORE, INDORE, MADHYA PRADESH, Pin-452001	KALANI NAGAR NARAYAN BAGH INDORE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JANAKPURI HNO73 TO HNO80, GWALIOR, MADHYA PRADESH, Pin-474001	JANAKPURI HNO73 TO HNO80	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
INDUSTRIAL COMMERCIAL METER(GWALIOR), GWALIOR, MADHYA PRADESH, Pin-474001	Industrial Commercial Meter(GWALIOR)	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEW SURESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	NEW SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHYAM NAGAR MR 10, INDORE, MADHYA PRADESH, Pin-452001	SHYAM NAGAR MR 10	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PALDA, INDORE, MADHYA PRADESH, Pin-452001	PALDA	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NANAKHEDA EVEN, UJJAIN, MADHYA PRADESH, Pin-456001	NANAKHEDA EVEN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VINAY NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	VINAY NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHYAM NAGAR COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	SHYAM NAGAR COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ADARSH PURAM COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	ADARSH PURAM COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KUNJ VIHAR COLONY PH-2, GWALIOR, MADHYA PRADESH, Pin-474001	KUNJ VIHAR COLONY PH-2	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line

BAHARAI VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	BAHARAI VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SURYA VIHAR, GWALIOR, MADHYA PRADESH, Pin-474001	SURYA VIHAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HANUMAN NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	HANUMAN NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GDA DUPLEX NEW SURESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	GDA DUPLEX NEW SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ORCHID APPARMENT, GWALIOR, MADHYA PRADESH, Pin-474001	ORCHID APPARMENT	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
HIG -16A TO LIG 902 DARPAN COLONY THATIPUR GWL, GWALIOR, MADHYA PRADESH, Pin-474001	HIG -16A TO LIG 902 DARPAN COLONY THATIPUR GWL	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
J-600 TO J-606 DARPAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	J-600 TO J-606 DARPAN COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SURINAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SURINAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SHANKAR PARK SURESH NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SHANKAR PARK SURESH NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
P- BLOCK, GWALIOR, MADHYA PRADESH, Pin-474001	P- BLOCK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
YADAV SERVICE CENTER TO RAILWAY TRACK, GWALIOR, MADHYA PRADESH, Pin-474001	YADAV SERVICE CENTER TO RAILWAY TRACK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SINDHI COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	SINDHI COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
J B MANGHARAM, GWALIOR, MADHYA PRADESH, Pin-474001	J B MANGHARAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
JAY APARTMENT, GWALIOR, MADHYA PRADESH, Pin-474001	JAY APARTMENT	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ANAND NAGAR AB - BLOCK, GWALIOR, MADHYA PRADESH, Pin-474001	ANAND NAGAR AB - BLOCK	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
STEEL PIPELINE INDORE PITHAMPUR, INDORE, MADHYA PRADESH, Pin-452001	STEEL PIPELINE INDORE PITHAMPUR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
STEEL PIPELINE UJJAIN, UJJAIN, MADHYA PRADESH, Pin-456001	STEEL PIPELINE UJJAIN	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MP NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	MP NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
AMARKANTAK APPT, GWALIOR, MADHYA PRADESH, Pin-474001	AMARKANTAK APPT	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOLE KE MANDIR TO DD NAGAR-DD NAGAR 123 ADITYA PURAM, GWALIOR, MADHYA PRADESH, Pin-474001	GOLE KE MANDIR TO DD NAGAR-DD NAGAR 123 ADITYA PURAM	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
PATEL NAGAR SIDE-1, GWALIOR, MADHYA PRADESH, Pin-474001	PATEL NAGAR SIDE-1	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
SAINIK COLONY DD NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	SAINIK COLONY DD NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MODAL TOWN CITY CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	MODAL TOWN CITY CENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
ABHIYANK MENSION CITY CENTER, GWALIOR, MADHYA PRADESH, Pin-474001	ABHIYANK MENSION CITY CENTER	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
NEW GOVIND PURI, GWALIOR, MADHYA PRADESH, Pin-474001	NEW GOVIND PURI	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
GOVERDHAN COLONY, GWALIOR, MADHYA PRADESH, Pin-474001	GOVERDHAN COLONY	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
VIJAY LAXMI NAGAR, GWALIOR, MADHYA PRADESH, Pin-474001	VIJAY LAXMI NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
MORAR ENCLAVE HNO-13 TO 54, GWALIOR, MADHYA PRADESH, Pin-474001	MORAR ENCLAVE HNO-13 TO 54	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
LNPIE COLLEGE, GWALIOR, MADHYA PRADESH, Pin-474001	LNPIE COLLEGE	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
WARD NO 02, INDORE, MADHYA PRADESH, Pin-452001	WARD NO 02	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line
KALANI NAGARRAMANAND NAGAR, INDORE, MADHYA PRADESH, Pin-452001	KALANI NAGARRAMANAND NAGAR	Pipe lines (others)(3008)	Plant and Machinery	gas pipe line