



**ORIENTAL INSURANCE BHARAT GRIHA RAKSHA DWELLING POLICY
SCHEDULE**

Policy No	: 272300/11/2026/413	Prev Policy No	: 272300/11/2025/188
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 74117293 - DELHI CO-OPERATIVE HOUSING FINANCE CORP LTD (GSTIN: 07AAAD0119Q1ZS)	Issuing Office	: 272300 - BO CONNAUGHT PLACE DELHI (GSTIN: 07AACT0627R1Z1)
Address	: 3/6 SIRI FORT INSTITUTION AREA, AUGUST KRANTI MARG, NEW DELHI-49 DELHI DELHI 110049	Address	: K-37, CONNAUGHT CIRCUS, NEW DELHI-1 NEW DELHI DELHI 110001
Tel /Fax /Email	: / / 0 / NA	Tel /Fax /Email	: 01123418242 / 011-23413527 / 272300@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code : NA0000001533 DIRECT DO21 N.DELHI
Agent/Broker :
Address :
Tel/Fax/Email : ///

Period of Insurance : FROM 00:00 ON 01/10/2025 TO MIDNIGHT OF 30/09/2026

Collection No & Dt : CSHCHQ 2321012619 - 30/09/2025 **GST INVOICE NO** : 0724483877 **UIN** : 0
Gross Premium : 2,95,628 **GST** : 53,214 **Stamp Duty** : .5 **Total** : 3,48,842

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : 504 ,FLATS/HOUSES SITUATED AT DIFFERENT
LOCATIONS DELHI & NCR AS PER LIST ATTACHED

DELHI
DELHI
110049
DELHI

Risk Description : Dwelling

Block Description : RESIDENCE

SMI Desc	Nature of Stock	Sum Insured
Building(504,FLATS/HOUSES SITUATED AT DIFFERENT LOCATIONS DELHI & NCR AS PER LIST ATTACHED)		144,73,89,934

Place : NEW DELHI
Date : 30/09/2025



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The Oriental Insurance Company Limited

Attached to and forming part of policy number 272300/11/2026/413

Cover Wise Details : Cover Name	Sum Insured	Premium
Fire Basic Cover	1,44,73,89,934	81,054.00
Terrorism Cover	1,44,73,89,934	1,01,317.00
Earth Quake Cover	1,44,73,89,934	72,370.00
STFI Cover	1,44,73,89,934	1,08,554.00
Timely Maintenance and up keeping of the insured building structure		20,264.00
Experience based (ICR) 0% to 50%		20,264.00
Experience based (ICR) 0% to 50%		27,139.00

SCHEDULE OF PREMIUM

TOTAL PREMIUM	2,95,628
STAMP DUTY	.5
ADD:SGST	26,607
ADD:CGST	26,607
TOTAL AMOUNT	3,48,842

Total Sum Insured In Words : Indian Rupees One Hundred Forty-Four Crores Seventy-Three Lakhs Eighty-Nine Thousand Nine Hundred Thirty-Four Only
Total Premium In Words : Indian Rupees Three Lakhs Forty-Eight Thousand Eight Hundred Forty-Two Only

Excess / Deductible :

The following minimum deductibles are applicable based on per Location Sum Insured of the policy.

Sum Insured Band per Location (including endorsements, if any)	Material Damage	
	% Of Claim	Subject to Minimum deductible in INR.

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

1. Coverages:Fire.-- Explosion or Implosion.Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
2. IT IS WARRANTED THAT THERE IS NIL CLAIM HISTORY FOR THE CLIENT SINCE 07/12/2021 TILL DATE
3. Coverages:Acts of terrorism (Coverage as per Terrorism Clause attached.)Bursting or overflowing of water tanks, apparatus and pipes.Leakage from automatic sprinkler installations.
4. Exclusions:6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings,securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances
5. Exclusions:2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising
6. Exclusions:3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from Bharat Grih Suraksha 24 any nuclear waste from combustion of nuclear fuel, or the radioactive,
7. Exclusions:4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event,or ii. an Insured Event itself results from pollution or contamination.
8. Exclusions:5.Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
9. Exclusions:7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
10. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
11. Exclusions:9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any

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Attached to and forming part of policy number 272300/11/2026/413

kind or description whatsoever.

12. Exclusions:10. Any reduction in market value of any Insured Property after its repair or reinstatement.
13. Exclusions:1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
14. Exclusions:11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area
15. Exclusions:12. Costs, fees or expenses for preparing any claim.
16. In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Office

Financier's Names are as stated herein:

None

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

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

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at NEW DELHI on 30TH DAY OF SEPTEMBER 2025

Entered By : RAJESH ACCEL

Examined By : MS. INDU ABHA KUJUR

Policy Printed By : 240745

IP :

Digitally Signed

Policy Printed On : 30-SEP-25 16:46:53

MAC :

By

Authorised Signatory

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

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

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

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in and through other digital platforms including Whatsapp (send 'Hi' to  9560711200).

Place : NEW DELHI

Date : 30/09/2025



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