



**ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE**

Policy No	: 480100/11/2026/104	Prev Policy No	: 480100/11/2025/96
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 70764433 - LATHA MATHAVAN ENGINEERING COLLEGE, (GSTIN: 0)	Issuing Office	: 480100 - BO WEST VELI STREET MADURAI (GSTIN: 33AAACT0627R3Z4)
Address	: SURVEY NO.376/1, LATHA MATHAVAN NAGAR, KIDARIPATTI, ALAGAR KOIL VIA, MADURAI-625 301.  MADURAI TAMIL NADU 625301	Address	: III RD FLOOR, BANGUR DHARMASALA BUILDING, 6-A, WEST VELI STREET, III FLOOR  Immediate Claim intimation(excluding Marine Hull and Health claim) be sent to 480011@orientalinsurance.co.in MADURAI TAMIL NADU 625001
Tel /Fax /Email	: / / 0 / NA	Tel /Fax /Email	: 0452-2341159 /2345209/ 9442636077 / / m.subramaniam@orientalinsurance.co.in

**Agent/Broker Details**

Dev.Off.Code : NY0000000173 R INBARAJ  
Agent/Broker : BA0000071442 T.MUTHU  
Address : PLOT NO.C- 74 TNHB UCHAPPATTY AUSTINPATTI PO,MADURAI 625 008,MADURAI,TAMIL NADU,625008  
Tel/Fax/Email : 9443456950/9443456950//abeanulic@gmail.com

Consolidated Stamp Duty Paid  
Vide G.O. (Rt) No. 75  
Dated 17-02-2020

Period of Insurance : FROM 00:00 ON 10/05/2025 TO MIDNIGHT OF 09/05/2026  
Collection No & Dt : CHQ 1032201067 -09/05/2025 GST INVOICE NO :3324120958 UIN :0  
Gross Premium : 4,347 GST : 782 Stamp Duty : .5 Total : 5,129  
Co Insurance Details : None

**RISK DETAILS**

1 Location of the Risk : LATHA MATHAVAN ENGINEERING COLLEGE  
SURVEY NO.376/1, LATHA MATHAVAN NAGAR,  
KIDARIPATTI, ALAGAR-KOIL, MADURAI 625301  
  
TAMIL NADU  
MADURAI  
625009  
MADURAI

Risk Description : Schools/Colleges  
Sum Insured : 1,01,00,000

1 SMI Desc	Nature of Stock	Sum Insured
LATHA MATHAVAN ENGINEERING COLLEGE BUILDING		1,01,00,000

Place : MADURAI  
Date : 08/05/2025



*(Handwritten Signature)*





Attached to and forming part of policy number 480100/11/2026/104

**SCHEDULE OF PREMIUM**

TOTAL PREMIUM	4,347
STAMP DUTY	.5
ADD: SGST	391
ADD: CGST	391
TOTAL AMOUNT	5,129

Total Sum Insured In Words : Indian Rupees One Crore One Lakh Only

Total Premium In Words : Indian Rupees Five Thousand One Hundred Twenty-Nine Only

**Excess:**

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

**DEDUCTIBLE:**

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

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

1. 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.
2. Terrorism Damage Cover Endorsement
3. Terrorism Cancellation Clause
4. Terrorism Additional Exclusions
5. Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority.
6. Endorsement - Earthquake (Fire And Shock) - Add On Cover
7. 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
8. 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
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: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.
11. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
12. Exclusions:9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
13. 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
14. Exclusions:12. Costs, fees or expenses for preparing any claim.
15. Coverages:Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
16. Coverages: Bush fire, Forest fire, Jungle fire. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
17. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.

Place : MADURAI  
 Date : 08/05/2025



IRDA REG NO-556





Prithvi Anant Jai Akash  
 Digitally signed by Prithvi Anant Jai Akash  
 Reason: Signing Policy for OICL

Attached to and forming part of policy number 480100/11/2026/104

- 18. Exclusions: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:
- 19. 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

Financier's Names are as stated herein:

Sl No	Bank Name/Financier	Bank Branch and Address
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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 MADURAI on 08TH DAY OF MAY 2025

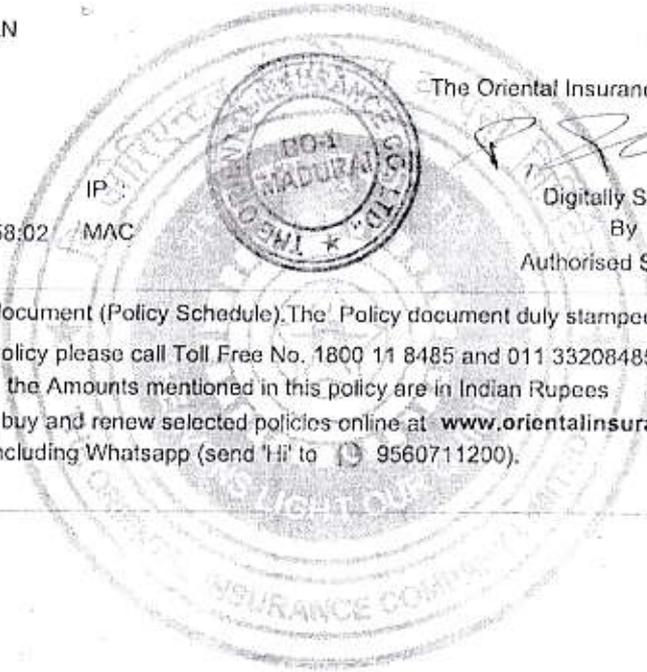
Entered By : M.ELANGO VAN

Examined By : P.Srinivasan

Policy Printed By : 432032

Policy Printed On : 09-MAY-25 16:58:02

IP :  
MAC :



The Oriental Insurance Company Limited

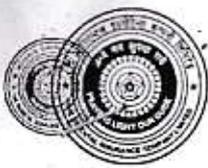
Digitally Signed  
By  
Authorised Signatory

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](http://www.orientalinsurance.org.in)  
 and through other digital platforms including Whatsapp (send 'Hi' to 9560711200).

Place : MADURAI  
 Date : 08/05/2025



IRDA REGN-556



# The Oriental Insurance Co. Ltd.,

The Oriental Insurance Company Limited  
IRDA Registration No. 556 (A Govt. of India Undertaking)

This Document is Electronically Signed

Prithvi Agni Jai Ashanty  
Sahitya Suraksha Manore Paas.  
Reason: Signing Policy for Client

## ORIENTAL BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY SCHEDULE

Policy No	: 480100/11/2026/105	Prev Policy No	: 480100/11/2025/95
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 70764433 - LATHA MATHAVAN ENGINEERING COLLEGE, (GSTIN: 0)	Issuing Office	: 480100 - BO WEST VELI STREET MADURAI (GSTIN: 33AAACT0627R3Z4)
Address	: SURVEY NO.A 376/2, LATHA MATHAVAN NAGAR, KIDARIPATTI, ALAGAR KOIL VIA, MADURAI-625 301.  MADURAI TAMIL NADU 625301	Address	: III RD FLOOR, BANGUR DHARMASALA BUILDING, 6-A, WEST VELI STREET, III FLOOR  Immediate Claim intimation(excluding Marine Hull and Health claim) be sent to 480011@orientalinsurance.co.in MADURAI TAMIL NADU 625001
Tel /Fax /Email	: / / 0 / NA	Tel /Fax /Email	: 0452-2341159 /2345209/ 9442636077 / / m.subramaniam@orientalinsurance.co.in

### Agent/Broker Details

Dev.Off.Code : NY0000000173 R INBARAJ  
Agent/Broker : BA0000071442 T.MUTHU  
Address : PLOT NO.C-74 TNHB UCHAPPATTY AUSTINPATTI PO, MADURAI 625 008, MADURAI, TAMIL NADU, 625008  
Tel/Fax/Email : 9443456950/9443456950//abeanulic@gmail.com

Consolidated Stamp Duty Paid  
Vide G.O. (Rt) No. 75  
Dated 17-02-2020

Period of Insurance : FROM 00:00 ON 10/05/2025 TO MIDNIGHT OF 09/05/2026  
Collection No & Dt : CHQ 1032201067 - 09/05/2025 GST INVOICE NO :3324120991 UIN :0  
Gross Premium : 884 GST : 160 Stamp Duty : .5 Total : 1,044  
Co Insurance Details : None

### RISK DETAILS

1 Location of the Risk : LATHA MATHAVAN ENGINEERING COLLEGE  
SURVEY NO.A376/2, LATHA MATHAVAN NAGAR, KIDARIPATTI, ALAGAR KOIL, MADURAI 625301  
  
TAMIL NADU  
MADURAI  
625009  
MADURAI

Risk Description : Schools/Colleges

Sum Insured : 16,65,100

1 SMI Desc	Nature of Stock	Sum Insured
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### SCHEDULE OF PREMIUM

Place : MADURAI  
Date : 08/05/2025



IRDA-REGNO-556





ed to and forming part of policy number 480100/11/2026/105

Plant & Machinery:UPS with Backup model 60 KVA 3PH serial No.201539000451311 as per Invoice No.1516000446 dt 28.11.2015 of NEOWATT POWER SOLUTIONS PVT LTD. PUNE 412308 8,50,000

Plant & Machinery:UPS & DG SET IN COLLEGE PREMISES:1 No.82.5KVA 3 phase Mahindra Powerol DG set with IMF Panel Unit Eng.No.p82.5m3 815/8464 as per Invoice No.14621 dt.10.02.2015 of Shirdi Enterprises, Madurai 625020:Rs..815100, 8,15,100

TOTAL PREMIUM	884
STAMP DUTY	.5
ADD: SGST	80
ADD: CGST	80
TOTAL AMOUNT	1,044

Total Sum Insured In Words : Indian Rupees Sixteen Lakhs Sixty-Five Thousand One Hundred Only  
 Total Premium In Words : Indian Rupees One Thousand Forty-Four Only

**Excess:**

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

**DEDUCTIBLE:**

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

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

1. Terrorism Damage Cover Endorsement
2. Terrorism Cancellation Clause
3. Terrorism Additional Exclusions
4. Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority.
5. Endorsement - Earthquake (Fire And Shock) - Add On Cover
6. 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
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: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
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: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.
11. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.

Place : MADURAI  
 Date : 08/05/2025

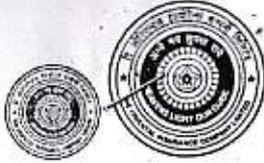


IRDA-REGNO-556

*(Handwritten Signature)*







# The Oriental Insurance Co. Ltd.,

IRDA Registration No. 556

(A Govt. of India Undertaking)

This Document is Electronically Signed  
Prithvi. Agni. Jai Akash  
Sab ki suraksha hamare paas.  
Date: Fri, May 9, 2025 17:04:52 IST  
Reason: Signing Policy for OICL

## ELECTRONIC EQUIPMENT INSURANCE POLICY SCHEDULE

Policy No	: 480100/44/2026/15	Prev Policy No	: 480100/44/2025/14
Cover Note No	:	Cover Note Dt	:
Insured's Code	: 46564462	Issuing Office Code	: 480100
Insured's Name	: KARUPPAIAH PILLAI THEIVANAI AMMAL EDUCATIONAL TRUST, (GSTIN: 0)	Issuing Office Name	: BO WEST VELI STREET MADURAI
Address	: KIDARIPATTI MADURAI-625301.  MADURAI TAMIL NADU 625301	Address	: III RD FLOOR, BANGUR DHARMASALA BUILDING, 6-A, WEST VELI STREET, III FLOOR Immediate Claim intimation(excluding Marine Hull and Health claim) be sent to 480011@orientalinsurance.co.in MADURAI TAMIL NADU 625001
Tel /Fax /Email	: / / / NA	Tel /Fax /Email	: 0452-2341159 /2345209/ 9442636077 / / m.subramaniam@orientalinsurance.co.in

### Agent/Broker Details

Dev.Off.Code : NY0000000173 R INBARAJ  
 Agent/Broker : BA0000071442 T.MUTHU  
 Address : PLOT NO.C-74 TNHB UCHAPPATTY AUSTINPATTI PO,MADURAI 625  
 008,MADURAI,TAMIL NADU,625008  
 Tel/Fax/Email : 9443456950/9443456950//abeanulic@gmail.com

Consolidated Stamp Duty Paid  
Vide G.O. (Rt) No. 75  
Dated 17-02-2020

Period of Insurance : FROM 00:00 ON 10/05/2025 TO MIDNIGHT OF 09/05/2026  
 Collection No & Dt : CHQ 1032201067 - 09/05/2025 GST INVOICE NO :3324121016 UIN : 0  
 Gross Premium : 5,878 GST : 1,058 Stamp Duty : 1 Total : 6,936

### RISK DETAILS

### SCHEDULE OF PREMIUM

Cover Description	Premium
TOTAL PREMIUM	5,878
ADD :CGST	529
ADD :SGST	529
STAMP DUTY	1
TOTAL AMOUNT	6,936

Total Sum Insured In Words : Indian Rupees Five Lakhs Eighty-Seven Thousand Eight Hundred Twenty-Nine Only  
 Total Amount Paid : Indian Rupees Six Thousand Nine Hundred Thirty-Six Only

The Insurance under this policy is extended to cover risks of (as per forms attached):

### Excess / Deductible :

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

Place : MADURAI  
Date : 08/05/2025





# The Oriental Insurance Co. Ltd.,

IRDA Registration No. 556

(A Govt. of India Undertaking)

This Document is Electronically Signed  
Prithvi. Agni. Jal. Akash  
Sab ki suraksha hamare paas.  
Signed: Prithvi. Agni. Jal. Akash  
Date: Fri, May 9, 2025 12:34:52 IST  
Reason: Signing Policy for OICL.

Attached to and forming part of policy number 480100/44/2026/15

Section I : EEI - EQUIPMENT

Sum Insured : 5,87,829

1 Location of the Risk : COMPUTER SYSTEM, SERVER AND THEIR ACCESSORIES AS PER INVOICE NOS.93/31.8.2011 OF AIR WINGS NETWORK SOLUTIONS, MADURAI AND INVOICE NO.162/5.11.2011 OF PRINT GRAPH, MADURAI. LATHA MATHAVAN ENGINEERING COLLEGE, KIDARIPATTI, TAMIL NADU - 625301

Sl No.	Description of Items	Manufacturer Name	Year of Manufacture	Annual Maintenance Contract	Identification No.	Escalation %	Sum Insured
1	COMPUTER SYSTEM, SERVER AND THEIR ACCESSORIES AS PER INVOICE NOS.93/31.8.2011 OF AIR WINGS NETWORK SOLUTIONS, MADURAI AND INVOICE NO.162/5.11.2011 OF PRINT GRAPH, MADURAI.	Air wings network solutions, Madurai-10 and Print Graph, Madurai-1.	2011		various - invoice copies attached		5,87,829

Deductible / Excess for : COMPUTER SYSTEM, SERVER AND THEIR ACCESSORIES AS PER INVOICE NOS.

(a) For equipment with value upto Rs. 1 lakh

1) For PC : 5% of claim amount subject to minimum of Rs.2500/-

2) For Equipment other than PC :

(i) Equipment (other than Winchester Drive and/or Hard Disc)- 5% of claim amount subject to a minimum of Rs.1000/-

(ii) Winchester Drive and/or Hard Disc-10% of claim amount subject to a minimum of Rs.2500/-

(b) For equipment with value more Rs. 1 lakh -

1) Equipment (other than Winchester Drive) - 5% of claim amount subject to a minimum of Rs.2,500/-

2) Winchester Drive and/or Hard Disc-25% of claim amount subject to a minimum of Rs.10,000/-

In case of computers, the term 'equipment' shall include the entire computer system comprising of CPU, Key boards, Monitors, Printers, Stabilizers, UPS.

The Insurance under this policy is subject to warranties & Clauses (as per forms attached) :

In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs.1lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Offices as well as company's website.

Place : MADURAI

Date : 08/05/2025



IRDA-REGNO-556



# The Oriental Insurance Co. Ltd.,

IRDA Registration No. 556

(A Govt. of India Undertaking)

This Document is Digitally Signed  
Prithvi. Agni. Jal. Akash  
Sab ki suraksha hamare paas.  
Signature: RAAGHAVI S  
Date: Fri, May 9, 2025 17:04:52 IST  
Reason: Signing Policy for OICI.

Attached to and forming part of policy number 480100/44/2026/15

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 BO WEST VELL STREET MADURAI (GSTIN: 33AAACT0627R3Z4) on 08TH DAY OF MAY 2025

Entered By : MELANGO VAN

Examined By : RAAGHAVI S



*R. Raaghavi S*

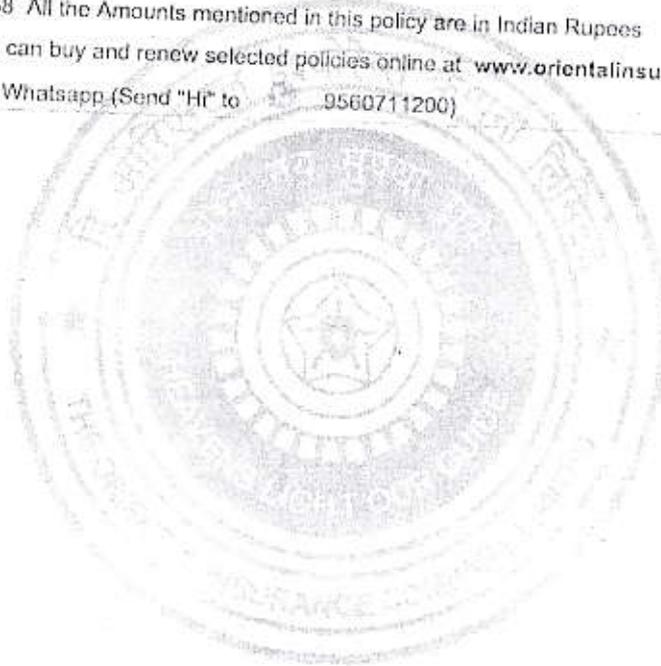
Digitally Signed  
By  
Authorised Signatory

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](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to 9560711200)



ce : MADURAI

e : 08/05/2025



IRDA-REGNO-556