



# The Oriental Insurance Company Limited

## PROFESSIONAL INDEMNITY POLICY SCHEDULE - ( ENGINEERS )

<b>Policy No</b> :	<b>311702/48/2026/787</b>	<b>Prev. Policy No.</b> :	<b>311702/48/2025/691</b>
<b>Cover Note No.</b> :		<b>Cover Note Date</b> :	
<b>Insured's Code</b> :	171053392	<b>Issue Office code</b> :	311702
<b>Insured's Name</b> :	SUSB MUKHOPADHYAY (GSTIN: 0)	<b>Issue Office Name</b> :	BO AKHAN BAZAR CHINSURA (GSTIN: 19AAACT0627R3ZU)
<b>Address</b> :	SMSB CONSULTANTS LLP, ; RISHRA ENCLAVE FLAT-2F, UNIT- I, 51- DB SARANI, MOREPUKUR, RISHRA, HOOGHLY - 712250	<b>Address</b> :	DUTTA SUPER MARKET AKHAN BAZAR P.O CHINSURAH HOOGHLY WEST BENGAL 712101
<b>Tel./Fax/Email</b> :	/ / 8927326896 / HOOGHLY@orientalinsurance.co.in HOOGHLY WEST BENGAL 712248	<b>Tel./Fax/Email</b> :	(033)2680-4165 / (033)2680-2566 / 311702@orientalinsurance.co.in

### Agent/Broker Details

**Dev.Off.Code** : NA0000005861 DIRECT  
**Agent/Broker** : BA0000073956 UJJAL PRAMANIK  
**Address** : THAKURGALI CHINSURAH HOOGHLY,HOOGHLY, WEST BENGAL,712101  
**Tel/Fax/Email** : 9804256459/9804256459//ujjal.oriental123@gmail.com

**Period of Insurance** : FROM 00:00 ON 20/09/2025 TO MIDNIGHT OF 19/09/2026  
**Collection No. & Dt.** : DU A/C AA0000000001 **GST INVOICE NO** :192498275 **UIN** :0  
**Gross Premium** : 23,400 **GST** : 4,212 **Stamp Duty** : .5 **Total** : 27,612  
**Co-insurance Details** : NIL

### Risk Details

1 **Description of Profession** : **ENGINEERS**  
**Indemnity Limit** : Any One Accident Rs . 25,00,000  
Aggregate during the policy period Rs . 1,00,00,000  
**Add on Covers** :  
**Compulsary Excess** : 0.25% of AOA limit subject min of Rs 1000/- for each and every Claim. - .25  
**Voluntary Excess** : Voluntary Excess 5% of AOA Limit of Indemnity - 5

**Retroactive Date** : 20/09/2025

### SCHEDULE OF PREMIUM

ADD :Indemnity Cover For AOY	1,00,00,000.00	75,000.00
ADD :Rate On Gross Fees - Cover	1,00,00,000.00	5,000.00
LESS :Voluntary Excess Dicount	0.00	2,000.00
LESS :Underwriters Discount	0.00	54,600.00
<b>TOTAL PREMIUM</b>		<b>23,400.00</b>
ADD :SGST		2,106.00

**Place** : HOOGHLY  
**Date** : 18/09/2025



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 311702/48/2026/787

ADD :CGST	2,106.00
STAMP DUTY	0.50
TOTAL AMOUNT	27,612.00

Total Premium in words : Indian Rupees Twenty-Seven Thousand Six Hundred Twelve Only

The Insurance under this policy is subject to clauses,warranties,exclusions which are available on our Company's website:[www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) or on demand from policy issuing office.

Excess - 1/2 per cent of Any One Year limit subject to minimum Rs. 5000/- and maximum of Rs. 1 lac.

RETROACTIVE DATE: 20/09/2024

The above retro date (applicable to claims made form) is subject to (i)Narrower of applicable limits (ii)Lower of applicable coverage &(iii)Evidence of expiring cover through until retroactive date.

Territorial Limits : Any where in India. NAME OF THE ENGINEER COVERED: SUBAN MUKHOPADHYAY, CHARTARED ENGINEER.

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

OTHER TERMS, CONDITIONS WARRANTIES ETC. ARE AS PER OICL STANDARD PROFESSIONAL INDEMNITY (OTHER THAN DOCTOR) POLICY.

AOA-25LACS, AOY-1CRORE (AOA:AOY=1:4). VOLUNTARY EXCESS: 5%OF-AOA.

Claims made policy. Right to Defend clause.

Territory/Jurisdiction: INDIA / INDIA

Financier Names are as per the list attached: Not applicable

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 HOOGHLY on 18TH DAY OF SEPTEMBER 2025

Entered By : BA0000073956

Policy Printed By : PRTL

IP :

Policy Printed On : 18-SEP-25 14:42:33

MAC :

Digitally Signed  
By

Authorised Signatory

Place : HOOGHLY

Date : 18/09/2025



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## The Oriental Insurance Company Limited

**Attached to and forming part of policy number 311702/48/2026/787**

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 : HOOGHLY  
Date : 18/09/2025



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