



HINDUSTAN ORGANIC CHEMICALS LTD

(A Government of India Enterprise)

AMBALAMUGAL, KOCHI – 682 302

Phone: (0484) 2720911, 2727405, FAX No. (0484) 2720893

FIN/INS/ENQ/2020-21

26/02/2020

M/s.

Dear Sir,

Sub: Renewal of Insurance Policies for the Year 2020-21

The various Fire/Marine policies & Public Liability Insurance Policy existing are expiring on 31/03/2020. In this context, we request you to submit your lowest firm rates **electronically** for renewal of the under mentioned policies in the enclosed formats. Tender documents may be downloaded from www.hoclindia.com or www.eprocure.gov.in

IRDA approved insurance companies may please get registered with NIC e-procurement portal (URL: <https://eprocure.gov.in/eprocure/app>) to participate in the tender. Tenders submitted other than through online procedure specified will not be accepted. Please visit the above sites regularly for any addendum/ corrigendum/extension before submitting the offers. The details of the policies to be renewed are enclosed.

You may submit your offer on single bid system online before the due date and time specified.

Due date and Time for submission of Tender : 17.03.2020, 2.00 PM

Bid Opening date and Time : 18.03.2020, 2.00 PM

Thanking you,

Yours faithfully,
For Hindustan Organic Chemicals Limited

P.O. Luise
Dy. General Manager (Finance)

A Fire Policy

- 1 Fire Policy for Plant & Machinery, CPP and Storage Tank
- 2 Fire Loss of Profit Policy
- 3 Fire Policy Covering Raw Material and Finished Goods.
- 4 Fire Policy Covering Work-In-Progress and Hot Oil
- 5 Fire Policy for Boiler and Pressure Plant Policy
- 6 Fire Policy (Stock at Cochin Port)
- 7 Fire Special contingency policy (Pipe Line)
- 8 Fire policy for Township buildings at Irimpanam PO

B Declaration Policy

9. Marine Inland Transit Policy

C Other Policies

- 10 Fidelity Guarantee Policy
- 11 Money Insurance Policy (Cash in transit)
- 12 Money Insurance Policy (Cash in safe)
- 13 Public Liability Act & Industrial Policy
- 14 Directors and Officers Liability Insurance Policy
- 15 Commercial General Liability Policy (New Policy)

It may be noted that the quotation may be submitted strictly as per the enclosed formats giving rate for following covers in the case of fire policies.

1. Compulsory Cover

- a. Fire
- b. Bush fire
- c. Lightning
- d. Explosion / Implosion
- e. Impact damage by any Rail/Road/Vehicle or Animals by direct contact
- f. Aircraft damage and other aerial and or space devices and/ or articles dropped there from
- g. Riot, Strike, Malicious Damage.
- h. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood, and inundation.
- i. Subsidence and landslide including rock slide
- J. Bursting and overflow or both of water tanks, apparatus and pipes
- k. Missile testing operations
- L. Leakage from automatic sprinkler installations

Any add-on cover not offered / sub-limited needs to be highlighted in the proposal.

Offer premium needs to be summarized in the first sheet - "Summary" in column - "Premium Quoted 2020-21" in file - "Insurance Renewal Annexure-2020-21".

2. Earthquake

Premium for earth quake cover to be indicated in the price bid in the appropriate column separately.

The following points may also be noted while submitting the quotations:

1. HOCL reserves the right to accept other than the lowest quotations, reject any or all quotations at the discretion without assigning any reason thereof. HOCL also reserves the right to fix the sharing patterns among insurance companies.
2. Draft policy copies with all conditions should be furnished separately along with Price bid.
3. The values are indicative and are subject to change at the time of renewal.
4. In the case of Boiler and pressure vessels, details of categorization and percentage cost. Breakup of the boilers are also given.
5. The petro-chemical tariff details as per T A C / I R D A are to be incorporated in the quotations. If there is any change in the basic fire rate, the reasons for any loading/discounts should be clearly mentioned in the price bid. The de- tariffed quotes should be based on IRDA guidelines.
6. All the eligible discounts under Petrochemical Tariff may be considered while arriving at the rates. The rate quoted should be net of discount without any condition and should be firm for policy period. No subsequent increase in premium will be allowed at any circumstances
7. The premium computation with rates for each item in the format enclosed must be furnished.
8. The offer of the bidder shall have to be kept valid for a period of 3 (three) months from the date of submission of tender.
9. The details of voluntary excess/compulsory excess/special exclusion/special excess/special conditions and special perils applicable for each policies are to be clearly mentioned. If it is not furnished, it will be presumed that excess clause is not applicable.
10. HOCL opts for D.F/Excess as under:

For All Policies:

- Minimum as per IRDA guidelines.
- Excess should be highlighted in the quotes.

For Fire LOP Cover:

Monetary value of seven days loss

14. In the case of fire declaration policy, restrictions, if any, as to refund of premium should be clearly mentioned.

15. The schemes or add-on covers may be indicated separately along with details of rates applicable for each

16. In the case of Earthquake the rate quoted may be indicated separately for each risk.

17. All special discounts and service taxes may be indicated separately for each policy.

18. Enclosed conditions as given in Annexure-I duly signed should also be furnished along with the price bid without which the quotation will not be considered.

19. Claim History: There has been no claim under any policy for the past Ten years.

20. An Excel file with details for each Policy is attached separately.

“Marsh is our advisor for the insurance program and you may contact Mr. Vinish Menon at vinish.menon@marsh.com / 8291897183”.

You may also contact DGM (Finance) of HOCL at po.luise@hoclindia.com / 0484-2727405 for clarification.

Renewal of Insurance Policies & Public Liability Insurance Policy for the Year 2020-21

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CONDITIONS

1. In the case of LOP Policy the excess premium collected will be refunded on the basis of Chartered Accountant's certificate.
2. In the case of Marine Declaration policy, there should be provision to enhance the value without any restriction for number of times of enhancements during the policy period. It should cover all transportation of raw materials & Finished goods, as per details given from Ambalamugal to various places inside India/outside India and from various places in India/outside India to Ambalamugal by Rail, Road, Air and Sea going Vessels.
3. In the case of Fire Policy for Raw Materials, Finished Goods, Fire Policy for Stock at Cochin Port and for Marine Policy, HOCL will furnish monthly declaration and excess premium will be refunded on the basis of actual declaration.
4. In case of any kind of change in petrochemical tariff, loading/discounts, etc should be as per IRDA guidelines. Sum assured mentioned is final and premium must be calculated based on the same only.

Signature

Authorised Signatory Name

HINDUSTAN ORGANIC CHEMICALS LTD

ANNEXURE-II

Instructions for Online Bid Submission

(Department User may attach this Document as an Annexure in their Tender Document which provides complete Instructions for on line Bid submission for Bidders)

The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: <https://eprocure.gov.in/eprocure/app>.

REGISTRATION

- 1) Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal (URL: <https://eprocure.gov.in/eprocure/app>) by clicking on the link "**Online bidder Enrollment**" on the CPP Portal which is free of charge.
- 2) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- 3) Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- 4) Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / nCode / eMudhra etc.), with their profile.
- 5) Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSC's to others which may lead to misuse.
- 6) Bidder then logs in to the site through the secured log-in by entering their user ID / password and the password of the DSC / e-Token.

SEARCHING FOR TENDER DOCUMENTS

- 1) There are various search options built in the CPP Portal, to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, Organization Name, Location, Date, Value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as Organization Name, Form of Contract, Location, Date, Other keywords etc. to search for a tender published on the CPP Portal.
- 2) Once the bidders have selected the tenders they are interested in, they may download the required documents / tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would enable the CPP Portal to intimate the bidders through SMS / e-mail in case there is any corrigendum issued to the tender document.
- 3) The bidder should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification / help from the Helpdesk.

PREPARATION OF BIDS

- 1) Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- 2) Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.
- 3) Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document / schedule and generally, they can be in PDF / XLS / RAR / DWF/JPG formats. Bid documents may be scanned with 100 dpi with black and white option which helps in reducing size of the scanned document.
- 4) To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates etc.) has been provided to the bidders. Bidders can use "My Space" or "Other Important Documents" area available to them to upload such documents. These documents may be directly submitted from the "My Space" area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for bid submission process.

Note: *My Documents space is only a repository given to the Bidders to ease the uploading process. If Bidder has uploaded his Documents in My Documents space, this does not automatically ensure these Documents being part of Bid.*

SUBMISSION OF BIDS

- 1) Bidder should log into the site well in advance for bid submission so that they can upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to other issues.
- 2) The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- 3) Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. If the price bid has been given as a standard BoQ format with the tender document, then the same is to be downloaded and to be filled by all the bidders. **Bidders are required to download the BoQ file, open it and complete the blue coloured (unprotected) cells with their respective financial quotes and other details** (such as name of the bidder). No other cells should be changed. Once the details have been completed, the bidder should save it and submit it online, without changing the filename. If the BoQ file is found to be modified by the bidder, the bid will be rejected.
- 4) The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, opening of bids etc. The bidders should follow this time during bid submission.
- 5) All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128 bit encryption technology. Data storage encryption of sensitive fields is done. Any bid document that is uploaded to the server is subjected to symmetric encryption using a system generated symmetric key. Further this key is subjected to asymmetric encryption using buyers/bid

opener's public keys. Overall, the uploaded tender documents become readable only after the tender opening by the authorized bid openers. The uploaded tender documents become readable only after the tender opening by the authorized bid openers.

6) Upon the successful and timely submission of bids (i.e. after Clicking "Freeze Bid Submission" in the portal), the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.

7) The bid summary has to be printed and kept as an acknowledgement of the submission of the bid. This acknowledgement may be used as an entry pass for any bid opening meetings.

ASSISTANCE TO BIDDERS

1) Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.

2) Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk.

GENERAL INSTRUCTIONS TO BIDDERS FOR E BID SUBMISSION

Please submit your e-bids on the terms and conditions attached as per instructions given below:-

1. HOCL has entered into an Agreement with NIC for e procurement through their portal www.eprocure.gov.in. Quotations shall be submitted online on or before the due date and time of closing the tender. The Price bid should be submitted in price bid format given.
2. The bid shall contain as integral part of the same the following compliance statement:
"We have read, understood and accepted the terms and conditions of purchase and related documents forming part of this enquiry and agree to supply the goods in compliance with the same."
3. Bidders should carefully study the documents of this enquiry. All terms and conditions set out there in the enquiry shall be binding on the bidders unless conflicting with any terms and conditions expressly stated by HOCL while accepting any bid, in the event of such acceptance.
4. HOCL reserves the right, without assigning any reason whatsoever, to accept or reject any or all bids in part or in full or cancel this enquiry.
5. HOCL reserves the right to extend without giving any reason(s) the closing date/time of the enquiry.
6. Bids shall be valid for a minimum of 90 days from the due date for receipt and opening of the bids.

GENERAL CONDITIONS OF TENDER

1. **VALIDITY OF OFFER:** Offer shall be valid for a minimum period of 90 days from the last date of submission stipulated for the tender.

2. **SUBMISSION OF BIDS:** Bids shall be uploaded as per the instructions given in Annexure II & IIA.

3. **RIGHT TO REJECT A BID:** HOCL reserves the right to reject any bid due to reasons such as (a) Vendor not following above bidding procedures (b) Vendor not being technically acceptable to HOCL (c) Non submission of EMD payment details with the techno commercial bid or EMD paid being lesser than the stipulated amount (d) Vendor not agreeing with the general conditions of the tender. (e) Not enclosing any particular documents asked for (f) Vendor currently not having BIS certification for barrels (g) Any other valid reasons.

4. **DISPUTES:** In the event of a contract being executed, all cases of disputes between seller and buyer shall be settled through arbitration as per Indian arbitration and Conciliation act 1996 or any amendments from time to time. The decision of the arbitration shall be final and binding on both the parties.

HINDUSTAN ORGANIC CHEMICALS LIMITED

Renewal of Insurance Policies for the year 2020-21

Amount: Rupees

Policy period: 01.04.2020 to 31.03.2021

| Name of Policy | Sum Assured 2020-21 | Premium Quoted 2020-21 |
|---|------------------------|---------------------------|
| 1. Fire Policy for Plant & Machinery, CPP and Storage Tanks | 4,928,700,000 | |
| 2. Fire Loss of Profit Policy | 400,000,000 | |
| 3. Fire Policies Covering Raw Material and Finished Goods. | 822,710,000 | |
| 4. Fire Policy Covering Work-In-Progress and Hot Oil | 230,630,000 | |
| 5. Boilers and Pressure Plant Policy. | 109,990,000 | |
| 6. Fire Policy (Stock at Cochin Port) | 500,000 | |
| 7. Special Contingency Policies (SFSP and Accidental damage to Pipe Line). | 12,770,000 | |
| 8. Fire policy for Township Buildings at Irimpanam. | 70,000,000 | |
| 9. Marine Inland Transit Policy (Declaration Policy) | 500,000,000 | |
| 10. Fidelity Guarantee Policy | 5,000,000 | |
| 11. Money Insurance Policy (Cash in transit) | 2,000,000 | |
| 12. Money Insurance Policy (Cash in safe) | 200,000 | |
| 13. Public Liability Act & Industrial Policy - Any one accident Rs. 5 Crore, Aggregate Rs. 15 Crore | 150,000,000 | |
| 14. Directors and Officers Liability Policy | 30,000,000 | |
| 15. Commercial General Liability Policy (New Policy) | 20,000,000 | |
| Total | 7,282,500,000 | |
| GST 18% | | |
| Total Premium | | |

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL

Annexure-1

FIRE POLICY FOR PLANT & MACHINERY

Policy period: 01.04.2020 to 31.03.2021

| Sl. No | PARTICULARS | Sum Assured |
|--------|---|-------------|
| 1 | PROPYLENE PLANT | 39,876,000 |
| 2 | CUMENE PLANT | 343,043,000 |
| 3 | CUMOX UNIT INCL.HYDRGINITION & FRACTINATION | 815,617,000 |
| 4 | TAR CRACKING | 24,775,000 |
| 5 | HYDROGEN PLANT | 40,830,000 |
| 6 | EFFLUENT PLANT | 48,976,000 |
| 7 | CONTROL ROOM | 211,169,000 |
| 8 | FEED BENZENE TANK - TK6501 | 2,608,000 |
| 9 | SODIUM PHENATE TANK TK 6519 | 1,807,000 |
| 10 | FRACTN FEED TANK - TK 6503 | 3,682,000 |
| 11 | FRACTN FEED TANK -TK 6504 | 2,469,000 |
| 12 | HYDRGNITION FEED TANK - TK 6514 | 2,372,000 |
| 13 | CRUDE PHENOL TANK - TK 6505 | 3,398,000 |
| 14 | TAR TANK - TK 6512 | 1,417,000 |
| 15 | PIPING (INCL EFFLUENT SYS) | 501,447,000 |
| 16 | WATER SUPPLY SYSTEM | 745,000 |
| 17 | LIBRARY BOOKS | 1,484,000 |
| 18 | PERMANENT BUILDING | 93,381,000 |
| 19 | TEMPORARY BUILDING | 4,458,000 |
| 20 | WALLS AND FENCING | 12,216,000 |
| 21 | BOILER | 75,178,000 |
| 22 | DM WATER PLANT | 31,662,000 |
| 23 | COOLING WATER PLANT | 25,169,000 |
| 24 | RAW WATER RESERVOIR | 14,562,000 |
| 25 | COMPRESSOR HOUSE | 8,658,000 |
| 26 | ELECTRICAL INSTALLATION & AC | 55,228,000 |
| 27 | ELECTRICAL EQUIPMENTS | 27,759,000 |
| 28 | MAIN RECEIVING STATION | 84,801,000 |
| 29 | MAIN RECEIVING STATION - open yard | 13,816,000 |
| 30 | ELECTRICAL POWER & LIGHTING | 62,362,000 |
| 31 | FLARE STACK | 14,614,000 |
| 32 | ALUMINIUM LADDER | 16,000 |
| 33 | FURNITURE & FIXTURES | 24,423,000 |
| 34 | FIRE FIGHTING EQUIPMENT | 51,894,000 |
| 35 | WORKSHOP EQUIPMENT | 2,667,000 |
| 36 | INSTRUMENT EQUIPMENT | 12,829,000 |
| 37 | MECHANICAL EQUIPMENT | 23,609,000 |
| 38 | QUALITY CONTRIL EQUIPMENT | 77,392,000 |
| 39 | OFFICE EQUIPMENT | 16,844,000 |
| 40 | MATERILAS HANDLING QUIPMENT | 3,968,000 |
| 41 | TELEPHONES | 7,045,000 |
| 42 | WELFARE EQUIPMENT | 877,000 |
| 43 | WEIGH BRIDGE | 10,383,000 |
| 44 | SAFETY EQUIPMENT | 3,045,000 |
| 45 | OTHER EQUIPMENT | 2,682,000 |
| 46 | TYPEWRITERS | 477,000 |
| 47 | HOSPITAL EQUIPMENTS | 820,000 |
| 48 | OTHERS | 15,037,000 |
| 49 | ENVIRON. POLLUTION SYSTEM | 2,964,000 |
| 50 | HYDROCARBON GAS DECTECTORS | 5,612,000 |
| 51 | AUTOMATIC DRUM FILLING STATION | 8,698,000 |
| 52 | FOAM FIGHTING & FIRE ALARM SYSTEM | 5,469,000 |
| 53 | PACKAGE BOILER | 3,077,000 |

| Sl. No | PARTICULARS | Sum Assured |
|--------|---|---------------|
| | HYDROGEN PEROXIDE PLANT | |
| 1 | H2O2 PLANT | 1,006,940,000 |
| 2 | CONCENTRATION UNIT | 206,911,000 |
| 3 | H2 PLANT | 144,601,000 |
| 4 | TANK FARM CONICAL | 19,832,000 |
| 5 | FILLING STATION | 5,240,000 |
| 6 | FIRE PROTECTION SYSTEM | 5,654,000 |
| 7 | WEIGH BRIDGE | 44,000 |
| 8 | ELECTRICAL INSTALLATION & AC | 9,578,000 |
| 9 | INSTRUMENT EQUIPMENTS | 18,941,000 |
| 10 | PERMANENT BUILDING | 12,383,000 |
| | UTILITY AUGUMENTATION PLANT | |
| 1 | COOLING TOWER II | 43,693,000 |
| 2 | N2, H2 BULLETS | 17,574,000 |
| 3 | SUB STATION | 47,476,000 |
| 4 | FIRE PROTECTION SYSTEM | 12,209,000 |
| 5 | DM WATER POLISHING PLANT | 3,595,000 |
| 6 | ADDITION TO BOILER | 2,456,000 |
| 7 | ADDITION TO AIR COMPRESSOR | 4,758,000 |
| 8 | ADDITION TO PTP | 2,959,000 |
| 9 | ADITION TO EPT | 1,209,000 |
| 10 | ADDITION TO H2 PLANT | 1,366,000 |
| 11 | NEW AIR COMPRESSOR | 20,084,000 |
| | CAPTIVE POWER PLANT | 274,075,000 |
| | T o t a l - Plant & Machinery | |
| | STORAGE TANK | |
| 1 | LEAN PROPYLENE (BULLETS 102-S004 A) -85 | 8,710,000 |
| | (102-S-004 B) -85 | 8,710,000 |
| 2 | CHEMICAL GRADE PROPYLENE (BULLETS 102-S-001 A -85 | 8,710,000 |
| | (102-S-001 B -85) | 8,710,000 |
| 3 | CUMENE: | |
| | PRODUCT TANK : TK-6518-A - 1472 | 3,485,000 |
| | PRODUCT TANK : TK-6518-B - 1472 | 6,968,000 |
| | PRODUCT TANK : TK-6518-C - 1636 | 4,996,000 |
| | RUNDOWN TANK : TK-6515-86 | 484,000 |
| | RUNDOWN TANK : TK-6516-86 | 484,000 |
| | RUNDOWN TANK : TK-6517-86 | 484,000 |
| 4 | PHENOL (BULK): | |
| | PRODUCT TANK : TK-9403-A | 2,103,000 |
| | PRODUCT TANK : TK-9403-B | 2,103,000 |
| | PRODUCT TANK : TK-9403-C | 2,103,000 |
| | RUNDOWN TANK : TK-6509 | 494,000 |
| | RUNDOWN TANK : TK-6510 | 494,000 |
| | RUNDOWN TANK : TK-6511 | 494,000 |
| 5 | HYDRATED PHENOL: | |
| | PRODUCT TANK : TK-9405-A | 523,000 |
| | PRODUCT TANK : TK-9405-B | 523,000 |
| 6 | ACETONE (BULK): | |
| | PRODUCT TANK : TK-9402 A | 1,604,000 |
| | PRODUCT TANK : TK-9402 B | 1,604,000 |
| | PRODUCT TANK : TK-4902 C | 3,725,000 |
| | RUNDOWN TANK : TK-6506 | 416,000 |
| | RUNDOWN TANK : TK-6507 | 416,000 |
| | RUNDOWN TANK : TK-6508 | 416,000 |
| 7 | HEAVY ENDS OF CUMENE TK-6520 | 451,000 |
| 8 | CUMOX WASTE OIL: | |
| : | PRODUCT TANK TK6512 | 642,000 |
| | PRODUCT TANK TK6513 | 642,000 |

| Sl. No | PARTICULARS | Sum Assured |
|--------|-----------------------------|----------------------|
| 9 | DRAG BENZENE TK 6502 | 1,219,000 |
| 10 | HYDROGEN BULLETS @ 360 cu.m | 1,742,000 |
| | RAW MATERIAL TANKS | |
| 1 | LPG - INCOMING: | |
| | 102-S-003 A | 25,916,000 |
| | 102-S-003 B | 25,916,000 |
| | LPG - RETURNS: | |
| | 102-S-002 A | 25,916,000 |
| | 102-S-002 B | 25,916,000 |
| 2 | BENZENE: | |
| | TK 9401-A | 3,928,000 |
| | TK 9401 -B | 3,928,000 |
| 3 | CAUSTIC SODA LYE TK 4004 | 281,000 |
| 4 | SULPHURIC ACID: | |
| | TK - 3501 | 286,000 |
| | TK - 3504 | 286,000 |
| 5 | L S H S / FURNACE OIL | |
| | TK 9404 A | 1,081,000 |
| | TK 9404 B | 1,081,000 |
| | TK 9439 | 1,081,000 |
| | TK 6002 | 1,081,000 |
| 6 | NITROGEN (CUM) 4 BULLETS | 26,606,000 |
| | | |
| | TOTAL TANKS | 4,927,743,000 |
| 7 | MSS-ERP DATA CENTRE | 957,000 |
| | | - |
| | GRAND TOTAL | 4,928,700,000 |

| ADD Ons Required | |
|--|--------------------------------------|
| Earthquake (Fire and Shock), volcanic eruption + Tsunami | 4,928,700,000 |
| STFI | 4,928,700,000 |
| Omission to Insure - 5 % of the SI | 246,435,000 |
| Escalation - 5% of the SI | 246,435,000 |
| Accidental Damage | 50,000,000 |
| Debris Removal in excess of 1% of the claim amount | 50,000,000 |
| Claims preparation cost | 10,000,000 |
| Waiver of Underinsurance - 5 % of the SI | 246,435,000 |
| Loss Minimization Expenses | 10,000,000 |
| Employees Personal Property (Rs. 50,000 / employee) | 10,000,000 |
| Minor Works | 50,000,000 |
| Involuntary Betterment | 50,000,000 |
| Reinstatement Value Clause | |
| Local Authority Clause | |
| Nominated adjusters clause | Proclaim, Puri Crawford & Mack |
| On-Account payment | 60% of the admissible claim |
| Seventy two Hours clause | |
| Designation of Property Clause | |
| | |
| Excess | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 2

FIRE LOSS PROFIT POLICY

Policy period: 01.04.2020 to 31.03.2021

| | | Sum Assured |
|------------|-------------------------|----------------------|
| SL. | ITEM | |
| 1 | Propylene Plant | 39,876,000 |
| 2 | Cumene Plant | 343,043,000 |
| 3 | Cumox Unit | 815,617,000 |
| 4 | Tar Cracking | 24,775,000 |
| 5 | Hydrogen Peroxide | 1,006,940,000 |
| 6 | Hydrogen Plant - Old | 40,830,000 |
| 7 | Hydrogen Plant - New | 144,601,000 |
| | STOCK-IN-PROCESS | |
| 1 | LPG | 8,697,000 |
| 2 | Cumene | 17,065,000 |
| 3 | Phenol | 47,280,000 |
| 4 | Acetone | 26,535,000 |
| 5 | Hot Oil | 18,816,000 |
| 6 | H2o2 Working solutions | 44,324,000 |
| | TOTAL | 2,578,399,000 |

Fire Average Rate

E Q Average Rate

Fire Average with 120 % Loading

Lay off Rate with 50% loading on Fire+EQ)

| | |
|-------------------------------------|------------------|
| Gross Profit (IP: 12 months) | 400000000 |
| Layoff & R/Compensation | 15,00,000 |

120% Load.

50% Load.

| ADD Ons Required | |
|---|--------------------------------------|
| Earthquake (Fire and Shock), volcanic eruption + Tsunami | 400,000,000 |
| STFI | 400,000,000 |
| Customer / Supplier Extension | 50,000,000 |
| Extension to cover loss due to failure of public electricity/gas/water supply | 50,000,000 |
| Prevention of access | 50,000,000 |
| Professional Fees | 10,000,000 |
| Excess | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure-3**STOCK OF FINISHED GOODS AND RAW MATERIALS**

Policy period: 01.04.2020 to 31.03.2021

| S.NO | PARTICULARS | STORAGE TANK NO | QTY (MT) | SUM INSURED |
|------|--|-----------------|----------|---------------|
| | | | | Rupees |
| | RAW MATERIALS | | | |
| 1 | LPG INCOMING | 102-S-003A | 900 | 58750200 |
| | | 102-S-003B | 900 | 58750200 |
| | RETURNS | 102-S-002A | 350 | 22847300 |
| | | 102-S-002B | 350 | 22847300 |
| 2 | BENZENE | TK 9401-A | 700 | 42448000 |
| | | TK 9401-B | 600 | 36384000 |
| 3 | CAUSTIC SODA LYE | TK -4004 | 70 | 3010853 |
| 4 | SULPHURIC ACID | TK - 350001 | 40 | 535531 |
| | | TK - 350004 | 40 | 535531 |
| 5 | L S H S /F O/L S F O | TK - 9404 A | 150 | 4500000 |
| | | TK - 9404 B | 120 | 3600000 |
| | | TK - 9439 | 30 | 900000 |
| | | TK - 6002 | 50 | 1500000 |
| 6 | CHLORINE | CYLINDER | 0.1 | 3300 |
| 7 | WATER TREATMENT CHEMICALS | IN TINS | 2 | 200000 |
| 8 | NITROGEN (Cu.M) | 4 BULLETTTS | 8400 | 89880 |
| 9 | FEROUS SULPHATE, UREA, DIMMONIUM SULPHATE, LIMR, ALUM, MONOSODIUM SULPHATE | | 1 | 200000 |
| 10 | OTHER MISC. ITEM & ERP DATA CENTRE | | 1 | 35000000 |
| 11 | STORES AND SPARES | | | 80000000 |
| 12 | HOT OIL | | 10 | 1972200 |
| 13 | THERMINOL | | 55 | 10847100 |
| 14 | SPA 1 CATALYST | | 2.72 | 1153960 |
| 15 | PF 4 CATALYST | | 5.5 | 2520986 |
| 16 | PHENOL TREATMENT CATALYST | | 2 | 3107760 |
| 17 | BARRELS & OTHER PACKING MATERIALS NOS. | | 3000 | 4425000 |
| 18 | CARBOYS | | 5000 | 1250000 |
| 19 | SOLVESSO 150 | | 16 | 1176000 |
| 20 | PALLADIUM CATALYST | | 292 | 11118503 |
| 21 | 2 ETHYLANTHRA QUINON (EAQ) | | 12 | 9432000 |
| 22 | 2 METHYL CYCLOHEXYL ANCETATE | | 8 | 1319968 |

| S.NO | PARTICULARS | STORAGE TANK NO | QTY (MT) | SUM INSURED |
|------|-----------------------------|-----------------------|----------|------------------|
| | FINISHED GOODS | | | 0 |
| 23 | LEAN PROPYLENE | BULL.102-S-00 4A | 68 | 4438904 |
| | | BULL.102-S-00 4B | 68 | 4438904 |
| 24 | CHEMICAL GRADE PROPLYENE | BULL.101-S-00 1A | | 0 |
| | | BULL.101-S-00 1B | | 0 |
| 25 | CUMENE | PRODUCT TANK | | 0 |
| | | TK-6518 A | 800 | 51840000 |
| | | TK-6518 B | 700 | 45360000 |
| | | TK-6518 C | 600 | 38880000 |
| 26 | PHENOL (BULK) | PRODUCT TANK | | 0 |
| | | TK-9403-A | 800 | 58400000 |
| | | TK-9403-B | 700 | 51100000 |
| | | TK-9403-C | 500 | 36500000 |
| 27 | HYDRATED PHENOL | PRODUCT TANK | | 0 |
| | | TK-9405-A | 80 | 5840000 |
| | | TK-9405-B | 80 | 5840000 |
| 28 | PHENOL (DRUMS) | (In DRUMS @ 215 KG) | 60 | 4980000 |
| | | | | 0 |
| 29 | ACETONE (BULK) | PRODUCT TANK | | 0 |
| | | TK - 9402-A | 400 | 25400000 |
| | | TK - 9402-B | 400 | 25400000 |
| | | TK -9402 -C | 400 | 25400000 |
| 30 | ACETONE (DRUM) | (In DRUMS OF @160 KG) | 10 | 745000 |
| 31 | HEAVY ENDS OF CUMENE | PRODUCT TANK | | 0 |
| | | TK 6520 | 80 | 3360000 |
| 32 | CUMOX WASTE OIL | PRODUCT TANK | | 0 |
| | | TK 6512 | 80 | 1200000 |
| | | TK 6513 | 80 | 1200000 |
| 33 | HYDROGEN | BULLETS @360 Cu.M | 100 | 3199 |
| 34 | HYDROGEN PEROXIDE | TK 10T A & B | 200 | 7400000 |
| | | TK 10 T C | 100 | 3700000 |
| 35 | HYDROGEN PEROXIDE IN CARBOY | | 20 | 858421 |
| | GRAND TOTAL | | | 822710000 |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 4

WORK IN PROGRESS AND HOT OIL: 2020-21

Policy period: 01.04.2020 to 31.03.2021

| SL NO | PARTICULARS | STORAGE TANK NO | QTY (MT) | SUM INSURED |
|-------|---------------------------|-----------------|----------|------------------|
| 1 | PROPELYNE - LPG | | 150 | 8697000 |
| 2 | CUMENE IN ROUND DOWN TANK | TK 6515 | 50 | 3283000 |
| | | TK 6516 | 50 | 3283000 |
| | | TK 6517 | 50 | 3283000 |
| | IN OTHER TANK /PIPE LINES | | 110 | 7216000 |
| 3 | PHENOL IN ROUND DOWN TANK | TK 6509 | 60 | 6000000 |
| | | TK 6510 | 60 | 6000000 |
| | | TK 6511 | 60 | 6000000 |
| | IN OTHER TANK /PIPE LINES | | 480 | 29280000 |
| 4 | ACTONE IN ROUND DOWN TANK | TK 6506 | 50 | 3050000 |
| | | TK 6507 | 50 | 3050000 |
| | | TK 6508 | 50 | 3050000 |
| | IN OTHER TANK /PIPE LINES | | 285 | 17385000 |
| 5 | HOT OIL/THERMINOL | | 120 | 18816000 |
| 6 | SPAI CATALYST | | 63 | 4000000 |
| 7 | VARIOUS PLANTS: | | | |
| | MISCELLENOUS | | 1 | 500000 |
| | PF 4 CATALYST | | 0.6 | 2520000 |
| | PHENOL TREATMENT CATALYST | | 4.76 | 3108000 |
| | OTHER CHEMICALS | | 1 | 13985000 |
| 8 | H2O2 ROUND DOWN TANK | | 208 | 7800000 |
| 9 | H2O2 WORKING SOLUTIONS | | 1 | 44324000 |
| | GRAND TOTAL | | | 230630000 |

| ADD Ons Required | |
|--|--------------------------------------|
| Earthquake (Fire and Shock), volcanic eruption + Tsunami | 230,630,000 |
| STFI | 230,630,000 |
| Debris Removal in excess of 1% of the claim amount | 5,000,000 |
| Claims preparation cost | 1,000,000 |
| Waiver of Underinsurance - 5 % of the SI | 11,531,500 |
| Loss Minimization Expenses | 1,000,000 |
| Designation of Property Clause | |
| Stocks Covered on Declaration Basis | |
| Accidental Damage | 30,000,000 |
| Nominated adjusters clause | Proclaim, Puri Crawford & Mack |
| On-Account payment | 60% of the admissible claim |
| Seventy two Hours clause | |
| Excess | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 5

FIRE POLICY - BOILER AND PRESSURE PLANT

Location: Ambalamugal

Policy period: 01.04.2020 to 31.03.2021

| Sl. No. | Description of Items Including Regn. No., Year, Sum and Rate, Maker's Name no. & capacity | Reg. No. | Year of Make | Sum Assured |
|---------|---|----------|--------------|------------------|
| 1 | M/s Walchandnagar Industries Ltd Pune, Makers No. BT 223 Capacity 18 Tonnes/HR | K 479 | 1985 | 36758000 |
| 2 | M/s Walchandnagar Industries Ltd Pune, Makers No. BT 223 Capacity 18 Tonnes/HR | K 480 | 1985 | 36758000 |
| 3 | M/s Sterling strips P Ltd; Mumbai 080, Capacity 5 Tonnes/HR | K607 | 1992 | 3722000 |
| 4 | M/s Mistry Prabhudas Manji, Bombay Makers No. E-2014, Capacity 3 Tommes/HR | K616 | 1985 | 4652000 |
| 5 | M/s Richardson & Cruldass Ltd, Mumbai Makers No. E 2008, Capacity 5 Tonnes/Hr | K 617 | 1985 | 28100000 |
| | TOTAL | | | 109990000 |

| | | | |
|------------------------------|------------|--------------------------------------|--|
| Extensions Required | | | |
| Owners' Surrounding Property | 10,999,172 | | |
| Third Party Liability | 10,999,172 | | |
| Deductible | | Min. as per tariff - To be specified | |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 6

FIRE POLICY FOR STOCK AT COCHIN PORT - DECLARATION POLICY

Policy period: 01.04.2020 to 31.03.2021

FOR STOCK OF BENZENE, CUMENE, PHENOL, AND ACETONE IN VARIOUS HIRED
STEEL STORAGE TANKS LOCATED AT COCHIN PORT

Monthly Declaration of the highest value of any day of the month will be declared .
Refund due on the basis of actual declaration to be allowed at the year end

| | Rs. |
|---|------------------------------------|
| Sum Assured (Amount will be increased as and when required) | 500,000 (Five lakh only) |

| ADD Ons Required | |
|--|--------------------------------------|
| Earthquake (Fire and Shock), volcanic eruption + Tsunami | 500,000 |
| STFI | 500,000 |
| Debris Removal in excess of 1% of the claim amount | 25,000 |
| Claims preparation cost | 25,000 |
| Waiver of Underinsurance - 5 % of the SI | 25,000 |
| Loss Minimization Expenses | 25,000 |
| Designation of Property Clause | |
| Stocks Covered on Declaration Basis | |
| Excess | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 7

SPECIAL CONTINGENCY INSURANCE POLICY / SFSP & Accidental Damage - (PIPES)

Policy period: 01.04.2020 to 31.03.2021

Gases Like LPG, Oxygen, Hydrogen, Nitrogen supplied through pipe-line laid between M/s Kochi Refineries Ltd Sterling Gases Ltd, Ambalamugal, and HOCL Ambalamugal and back through the factory complex and public Road

Risk to be Covered " Fire & Allied Perils cover, Accidental Damage Cover"

| SI No | Particulars | Cost of Pipe line | Cost of Gas | Total Sum assured |
|-------|---|-------------------|----------------|-------------------|
| 1 | LPG (Mild Steel pipeline of 6" & 4" dia) supply and return lines between HOCL, Ambalamugal and KRL, Ambalamugal | 3907000 | 729000 | 4636000 |
| 2 | Oxygen (Steel Pipeline 3" dia & 400 m length) HOCL, Ambalamugal to M/s. Sterling Gases, Ambalamugal | 780000 | 2000 | 782000 |
| 3 | Hydrogen (Mild Steel Pipeline of 2" dia & 400 m Length) HOCL, Ambalamugal to M/s Sterling Gases, Ambalamugal | 533000 | 2000 | 535000 |
| 4 | Nitrogen (Steel Pipeline 3" dia & 400 m Length) HOCL, Ambalamugal to M/s Sterling Gases, Ambalamugal | 680000 | 3000 | 683000 |
| 5 | Hydrogen (Mild Steel Pipeline of 1 1/2" dia (extra thick) 1600 m Length) from HOCL, Ambalamugal to KRL, Ambalamugal | 2500000 | 25000 | 2525000 |
| 6 | Benzene pipeline carrying Benzene from KRL(BPCL) | 2800000 | 809000 | 3609000 |
| | | 11200000 | 1570000 | 12770000 |

| ADD Ons Required | |
|--|---|
| Earthquake (Fire and Shock), volcanic eruption + Tsunami | 12,770,000 |
| STFI | 12,770,000 |
| Omission to Insure - 5 % of the SI | 638,500 |
| Escalation - 5% of the SI | 638,500 |
| Accidental Damage | 638,500 |
| Debris Removal in excess of 1% of the claim amount | 638,500 |
| Claims preparation cost | 638,500 |
| Waiver of Underinsurance - 5 % of the SI | 638,500 |
| Loss Minimization Expenses | 638,500 |
| Local Authority Clause | |
| Excess | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL

Annexure - 8

Fire policy for Township Buildings at Irimpanam

Policy period: 01.04.2020 to 31.03.2021

| ITEM NO | DESCRIPTION OF ITEM | LOCATION | SUM INSURED (Rupees) |
|---------|--|--|-------------------------|
| 1 | Fire policy for Township Buildings at Irimpanam Year of Manufacturing <u>Details of Township Buildings</u> D Type : 2 buildings : 8 Quarters (Two storey building) C Type : 3 buildings : 24 Quarters B1 Type : 4 buildings : 32 Quarters B Type : 12 buildings : 96 Quarters A Type : 3 buildings : 24 Quarters (Four storey building without lift) Two security cabins One Community hall Electrical utility building One Water tank Car & Two wheeler garages Waiting shed (Land area: 6.42 Acres) | Irimpanam P.O., Ernakulam dist, Kerala 1992 | 70,000,000 |
| | TOTAL | | 70,000,000 |

(Rupees Seven crore only)

| ADD Ons Required | |
|--|--------------------------------------|
| Earthquake (Fire and Shock), volcanic eruption + Tsunami | 70,000,000 |
| STFI | 70,000,000 |
| Omission to Insure - 5 % of the SI | 3,500,000 |
| Escalation - 5% of the SI | 3,500,000 |
| Accidental Damage | 3,500,000 |
| Debris Removal in excess of 1% of the claim amount | 3,500,000 |
| Claims preparation cost | 1,000,000 |
| Waiver of Underinsurance - 5 % of the SI | 3,500,000 |
| Loss Minimization Expenses | 1,000,000 |
| Local Authority Clause | |
| | |
| Excess | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 9

MARINE SPECIAL DECLARATION -OPEN COVER INSURANCE POLICY

Policy period: 01.04.2020 to 31.03.2021

For transportation of raw materials & Finished goods, as per details given below from Ambalamugal to various places inside India/outside India and from various places in India/outside India to Ambalamugal by Rail,Road, Air and Sea going Vessels. The value of single consignment will be Rs.30,00,000/-
Monthly Declaration of the receipts / despatch of goods will be furnished.
Refund due on the basis of actual declaration to be allowed at the year end.

Risk Covered : All Risk including SRCC

| SL NO | Item covered | Sum Assured (Rs) |
|-------|---|--------------------|
| 1 | Cumene | 500,000,000 |
| 2 | Benzene | |
| 3 | Caustic Soda Lye | |
| 4 | LSHS/FO/LSFO | |
| 5 | Sulphuric Acid | |
| 6 | Ferrous Sulphate,Urea | |
| 7 | Water Treatment Chemicals | |
| 8 | Gases like Chlorine etc | |
| 9 | MS Barrels and Carboys | |
| 10 | Machinery Spares and Miscellenous Items | |
| 11 | Other Miscellenous chemicals and products | |
| 12 | Finished Goods | |
| | Phenol in tankers and drums | |
| | Acetone in tankers and drums | |
| | Hydrogen peroxide in tankers and drums | |
| | Sum Assured (Fifty Crores only) | 500,000,000 |

(Rupees Fifty crore only)

| Conveyance |
|---|
| By Road, Sea, Air, Rail, Courier, Post Parcel including any conveyances owned, hired, leased or otherwise under the control of or operated by the Insured |

Basis of valuation

| Domestic - CIF + 10%, Inter-Depot/job work/inter factory movement-Stock transfer value + 10% |
|--|
| Terms of cover |
| Institute Cargo Clauses (A) 2009 |
| Institute Strikes Clauses (Cargo) 2009 |
| For FOB / CFR and other such shipments - FOB Clause, and Sellers Interest Clause |
| Institute Cargo Clauses (Air) 2009 |
| Institute Strike Clauses (Air Cargo) 2009 |
| Cargo termination of storage in Transit Clause -2004 |
| Cargo termination of Transit Clause (Terrorisam) - 2004 |
| Inland Transit (Rail or Road) Clause- A |
| Strikes, Riots & Civil Commotion Clause |
| Theft, Pilferage & Non-delivery covered. |
| Loading / Unloading Covered |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure-10

FIDELITY GUARANTEE INSURANCE POLICY

Policy period: 01.04.2020 to 31.03.2021

| | | |
|--|-----------|--------------------------------------|
| Guarantee Amount | Rs | <u>5,000,000.00</u> |
| | | (Rupees Fifty Lakhs only) |
| No. of Persons to be covered Finance department employees (Permanent and Temporary) | | 13 Nos. |
| Excess | | Min. as per tariff - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL

ANNEXURE- 11

MONEY IN TRANSIT POLICY
Policy period: 01.04.2020 to 31.03.2021

Rs.

Address of Place between which money will be carried:

:State Bank of India Ambalamedu, and
Central Bank fo India, Tripunithura.
to HOCL premises
and
HOCL premises to
State Bank of India Ambalamedu, and
Central Bank fo India, Tripunithura.

Mode of transport:

By Car/Two wheeler, Approx. 8 Kms.

Estimated amount of money in transit per year Rs. 2,000,000.00

(Twenty lakhs only)

Limit of any one Loss 200,000.00

(Rs.Two lakhs only)

No. of Persons to be covered : 13 Nos.

Finance department employees (Permanent and Temporary)

| Extensions Required | |
|-------------------------------|--|
| Riot, Strike Malicious Damage | |
| Theft | |
| Terrorism | |

Excess: 5 % of claim amount subject to minimum of INR 2500 - To be specified

HINDUSTAN ORGANIC CHEMICALS LTD; AMBALAMUGAL

Annexure-12

MONEY INSURANCE POLICY (CASH IN SAFE): 2020-21

| | |
|--|--|
| Cash in Defender Safe - Godrej & Boyce - kept in Administrative Building of HOCL - | <u>200,000.00</u> (Rupees Two lakhs only) |
|--|--|

| Extensions Required | |
|---------------------|--|
| RSMD | |
| Theft | |
| Excess | 5 % of claim amount subject to minimum of INR 2500 - To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 13

PUBLIC LIABILITY POLICIES

Policy period: 01.04.2020 to 31.03.2021

| |
|--|
| 1. Public Liability Act Policy |
| 2. Public Liability Industrial Policy |

Location of Sum Assured: Hindustan Organic Chemicals Ltd Ambalamugal, Kochi, Kerala

Business: Manufacture and Sale of Chemicals (Phenol, Acetone, Hydrogen Peroxide, Cumene, Heavy ends of Cumene, Cumox Oil)

Territorial Limit: India
Estimated Annual Turnover; Rs. 500 Crores

| Indemnity Limit | | Sum Assured (Rs) |
|-------------------------|-----------------------------|-------------------------|
| Any One Accident | (Rupees five crore only) | 50,000,000 |
| Any One Year | (Rupees Fifteen crore only) | 150,000,000 |

Note: Annual Report available on our site www.hoclindia.com

| | |
|---------------|-----------------|
| Excess | To be specified |
|---------------|-----------------|

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 14

Directors and Officers Liability Insurance Policy

Policy period: 01.04.2020 to 31.03.2021

Sum Assured (Rs)

| | |
|---|-------------------|
| All the Directors and Officers of the company 120 officers in addition to the Board of Directors | 30,000,000 |
| (Rupees Three crore only) | |
| Coverages | |
| Loss of each individual due to any wrongful act | |
| Company Reimbursement | |
| Outside Directorship cover | |
| Per nonexecutive director special excess limit | |
| Investigation Endorsement – Worldwide | |
| Insured Vs Insured Defence Cost | |
| Bilateral Discovery Period | |
| Extended Reporting period | |
| Discovery Period for retired directors- Retroactive date 1.4.2019 | |
| Assets and Liberty Costs coverage (prosecution costs, bail bond and civil bond expenses and PR expenses incurred by the individual directors) | |
| Extradition Costs Extension | |
| Legal Representatives Cover Full Limit | |
| Majority direct or indirect shareholders' exclusion threshold | |
| Emergency costs | |
| Regulatory crisis response costs cover | |
| Mitigation & Avoidance service | |
| Defense cost and derivative claims | |
| Company Securities cover | |
| Tax liability Endorsement | |
| Crisis Communication | |
| Occupational Health & Safety costs extension/ Corporate Manslaughter Extension | |
| Cover for recovery against Joint property owned by spouse | |
| Advance Payment of Defense Costs | |
| This policy should be the first to respond to the claim | |
| Order of Payment | |
| Pre-investigation cost | |
| Civil fines and penalties | |
| Whistleblower cover for retaliation | |
| Interpretive Counsel Endorsement | |
| Employed Lawyer's Extension | |
| Counselling costs | |
| Management Buyout Cover - with an additional extended reporting period of 90 days | |
| Non Imputation & Severability | |
| Coverage for Joint ventures | |
| Self-Reporting expenses | |
| Amended non-cancellation clause – policy shall be cancellable only in the event of non-payment of premium | |
| No Insolvency Exclusion | |
| No money Laundering Exclusion | |
| No Auditors Qualifications Exclusion | |
| Excess | To be specified |

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 15

Commercial General Liability Policy

Policy period: 01.04.2020 to 31.03.2021

Sum Assured (Rs)

| | |
|--|-------------------|
| Any one accident : Any one year : 1:1 | 20,000,000 |
|--|-------------------|

(Rupees Two Crore only)

| Coverages |
|---|
| Claims Made form |
| Defence Cost in addition to of Limit of Liability |
| Right and Duty to defend |
| Premises Liability |
| Product/Completed Operations Liability |
| Product Recall |
| Medical Expenses |
| Fire Damage/ Damage to Rented Premises |
| Liability arising out of travel of Executives worldwide only for Non-manual visits |
| Coverage extended for Underground Resources and Facilities |
| Waiver of subrogation extension – wherever required by contract |
| Additional insured cover – wherever required by contract |
| Cross Liability Extension |
| Claim series Clause |
| Batch Clause |
| Primary and non-contributory clause |
| Policy shall be non-cancellable by the insurer except for non-payment of premium |
| 72 hours sudden & accidental pollution liability |
| Effluent Discharge cover - Coverage is extended for Liability arising out of pipelines. |
| AOG Perils |
| Food & Beverages |
| Incidental Medical Malpractice extension |
| Crisis Management coverage |
| Personal and advertising injury |
| Transportation liability |
| Coverage for liability of contractors and subcontractors |
| Coverage extended for liability arising out of, based upon or attributable to Surrounding Property |
| Property under care control & custody |
| Vicarious Liability |
| Non-owned and Hired Auto liability |
| The policy covers Liability arising out of projects undertaken by the insured for carrying out minor Civil works like Interior Renovation /interior alteration /interior refurbishment of existing premises owned/occupied by the Insured |
| Technical Collaborator |
| Tenants Legal Liability |
| Cover for Recreational facilities in premises |

| | |
|---------------|------------------------|
| Excess | To be specified |
|---------------|------------------------|