



**हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड HINDUSTAN ORGANIC CHEMICALS LTD**

(भारत सरकार का उद्यम A Government of India Enterprise)

अंबलमुगल, कोची AMBALAMUGAL, KOCHI – 682 302

दूरभाष Phone: (0484), 2727335, 2727201, 8848375725

Email: [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com)

पीएंडए HR/TEND/2026/02

दिनांक Date: 12.02.2026

## **CORRIGENDUM NO.1**

**Ref: TENDER NO. HR/TEND/2026/02 DATED 06.02.2026**

PLEASE NOTE THAT THE SUM ASSURED AGAINST THE PUBLIC LIABILITY POLICY (ANNEXURE No.10) IS TO BE READ AS RS.67.27 CRORES INSTEAD OF RS.30 CRORES.

THE QUOTES FOR PUBLIC LIABILITY POLICY SHOULD BE GIVEN AFTER CONSIDERING THE ABOVE AMENDMENT.

ENCLOSED ANNEXURES ARE TO BE PROVIDED DULY FILLED, SIGNED AND SEALED ALONG WITH THE TECHNICAL BID.

ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>		
<b>Annexure - 10</b>		
<b>PUBLIC LIABILITY POLICIES</b>		
<b>Policy period: 01.04.2026 to 31.03.2027</b>		
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	
	<b>Estimated Annual Turnover; Rs. 600 Crores</b>	
Indemnity Limit		Sum Assured (Rs)
Any One Accident	(Rupees Sixty Seven Crore Twenty Seven Lakhs only)	<b>672700000</b>
Any One Year	(Rupees Sixty Seven Crore Twenty Seven Lakhs only)	<b>672700000</b>
<b>Note: Annual Report available on our site <a href="http://www.hoclindia.com">www.hoclindia.com</a></b>		
Excess	To be specified	

**HINDUSTAN ORGANIC CHEMICALS LIMITED**

**Renewal of Insurance Policies for the year 2026-27**

<b>Name of Policy</b>	<b>Sum Assured in 2025-26 Rs.</b>	<b>Premium in 2025-26 including GST @ 18% Rs.</b>	<b>Sum Assured proposed for 2026-27 Rs.</b>
1. Fire Policy for Plant & Machinery, CPP and Storage Tanks	4961130000	9808774	5018380000
2. Fire Loss of Profit Policy	503900000	1018904	146630000
3. Fire Policies Covering Raw Material and Finished Goods.	1086578000	2384822	959653500
4. Fire Policy Covering Work-In-Progress and Hot Oil	203054000	445664	179337000
5. Boilers and Pressure Plant Policy.	109990000	590	109990000
6. Special Contingency Policies (SFSP and Accidental damage to Pipe Line).	13104000	590	12732000
7. Fire policy for Township Buildings at Irimpanam.	70000000	118	70000000
8. Marine Inland Transit Policy (Declaration Policy)	500000000	8850	500000000
9. Fidelity Guarantee Policy	5000000	177	5000000
10. Public Liability Act & Industrial Policy - Any one accident Rs. 67.27 Crore, Aggregate Rs. 67.27 Crore	300000000	297180	672700000
11. Directors and Officers Liability Policy	30000000	590	30000000
12. Commercial General Liability Policy	20000000	590	20000000
13. Cyber Secuiryt Insurance Policy	10000000	17700	10000000
<b>Total</b>	<b>7812756000</b>	<b>13984549</b>	<b>7734422500</b>



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पीएंडए HR/TEND/2026/02

दिनांक Date: 06/02/2026

## लिसियों कालिए द्वि-बोली प्रणाली का अधीन ई बोलियाँ आमंत्रित किये जात है।

HOCL Invites e-Bids under the Two-bid system for the following 13 Insurance policies:

क्रमांक SI.No.	मद के विवरण और निविदा सं Description of Item and Tender No.
1	01 Fire Policy for Plant & Machinery, CPP and Storage Tank 02 Fire Loss of Profit Policy 03 Fire Policy Covering Raw Material and Finished Goods. 04 Fire Policy Covering Work-In-Progress and Hot Oil 05 Fire Policy for Boiler and Pressure Plant Policy 06 Fire Special contingency policy (Pipe Line) 07 Fire policy for Township buildings at Irimpanam P O 08 Marine Inland Transit Policy 09 Fidelity Guarantee Policy 10 Public Liability Act & Industrial Policy 11 Directors and Officers Liability Insurance Policy 12 Commercial General Liability Policy 13 Cyber Risk Insurance (new policy) एचओसीएल निविदा संदर्भ : HOCL Tender Ref : <b>HR/TEND/2026/02 Dt.06.02.2026</b>

निविदा दस्तावेज़ [www.hoclindia.com](http://www.hoclindia.com) या [www.gem.gov.in](http://www.gem.gov.in) से डाउनलोड कर सकता है।

Tender documents may be downloaded from [www.hoclkochi.com](http://www.hoclkochi.com) or [www.gem.gov.in](http://www.gem.gov.in).

आईआरडीए अनुमोदित इन्श्यरेंस कंपनियाँ जहाँ ई प्रोक्योरमेंट पोर्टल (यूआरएल: <https://gem.gov.in>) में पंजीकृत करें। निर्धारित ऑनलाइन प्रक्रिया से भिन्न अन्य माध्यम से प्रस्तुत निविदाएँ स्वीकार नहीं की जाएंगी। कृपया अपना प्रस्ताव प्रस्तुत करने से पहले किसी जोड़/शुद्धिपत्र/विस्तार के लिए उपरोक्त वेबसाइट नियमित रूप से देखें।

IRDA approved insurance companies may please get registered with GEM [www.gem.gov.in](http://www.gem.gov.in) 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 IRDA approved Insurance Companies can only submit their quotes directly. The brokers are not eligible to submit the quotes on behalf of the Insurance Companies. Please visit the above sites regularly for any addendum/corrigendum/extension before submitting the offers.

The Tender documents are also uploaded in HOCL website [www.hoclkochi.com](http://www.hoclkochi.com) and [www.eprocure.gov.in](http://www.eprocure.gov.in). The order will be finalized on the most competitive offer among the technically accepted offer received against both the portals ([www.eprocure.gov.in](http://www.eprocure.gov.in) and [www.gem.gov.in](http://www.gem.gov.in)).

Please submit your e-bids in two-bid system conforming to the specifications and the terms and conditions on or before the due date and time specified.

धन्यवाद Thanking you, भवदीय Yours faithfully,

कृते हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड For Hindustan Organic Chemicals Limited

( ABHILASH R. )

CHIEF MANAGER (HR)



# हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड HINDUSTAN ORGANIC CHEMICALS LTD

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Email: [yarghese.saiju@hoclindia.com](mailto:yarghese.saiju@hoclindia.com)

पीएंडए HR/TEND/2026/02

दिनांक Date: 06/02/2026

सर्वश्री M/s.

प्रिय महोदय Dear Sir,

हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड एक सरकार उद्यम है जो फिनोल, एसीटोन और हाइड्रोजन पेरोक्साइड का विनिर्माण कार्य करती है। एचओसीएल विविध फायर /मरीन पॉलिसियों एवं पब्लिक लियाबिलिटी इन्श्युरंस पॉलिसियों के लिए ई-निविदाएँ आमंत्रित की जाती है। आप इस निविदा में भाग लेने के लिए जेम के साथ विक्रेता के रूप में पंजीकृत करवाएँ।

Hindustan Organic Chemicals Limited is a Government of India Undertaking manufacturing Phenol, Acetone & Hydrogen Peroxide at its plant at Kochi, Kerala, India. HOCL invites e-tenders for **VARIOUS FIRE/MARINE POLICIES AND PUBLIC LIABILITY INSURANCE POLICY**. You may please get registered with [www.gem.gov.in](http://www.gem.gov.in) to participate in the tender.

निविदा दस्तावेज़ निम्न वेबसाइटों में अपलोड किया गया है।

Tender documents are uploaded in HOCL website [www.hoclkochi.com](http://www.hoclkochi.com) and [www.gem.gov.in](http://www.gem.gov.in).

दस्तावेज़ों की अनुक्रमणिका इसके साथ संलग्न है। आप से अनुरोध है कि आपकी निविदा तैयार/प्रस्तुत करने से पहले (i) कार्य के स्वरूप (ii) अनुसूची (iii) ऑनलाइन बोली प्रस्तुति के लिए सामान्य अनुदेश (iii) सामान्य निबंधन और शर्तें विस्तार से पढ़ें।

Index of documents enclosed is attached herewith. You are requested to kindly go through the (i) Details of policies (ii) Schedule (iii) General Instruction to bidders for online bid submission (iv) General Terms and Conditions in detail before preparing /submitting your tender.

आप अपना प्रस्ताव ऑनलाइन में द्वि- बोली प्रणाली के तहत देय तारीख और समय के पहले प्रस्तुत करें।

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

धन्यवाद Thanking you,

भवदीय Yours faithfully,

धन्यवाद Thanking you, भवदीय Yours faithfully,

कृते हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड For Hindustan Organic Chemicals Limited,

( ABHILASH R. )

CHIEF MANAGER (HR)

**वर्ष 2026-27 के लिए बीमा पॉलिसियों के लिए निविदा सूचना**  
**Tender Notice for Insurance Policies for the Year 2026-27:**

**अनुक्रमणिका- INDEX**

01	Details of Policy	अनुबंध Annexure - A
02	Conditions	अनुबंध Annexure - B
03	General instructions to bidders for e-bid submission	अनुबंध Annexure - C
04	General Conditions of Tender	अनुबंध Annexure - D
05	Technical Bid (Form-A)	अनुबंध Annexure - E
06	Performa of declaration of black listing/holiday listing	अनुबंध Annexure - F
07	Commercial/Technical BID Declaration	अनुबंध Annexure - G
08	Undertaking	अनुबंध Annexure - H
09	Integrity Pact	अनुबंध Annexure - I
10	Self Declaration of Local Content	अनुबंध Annexure - J
11	<b>Annexures for 13 Policies</b>	अनुबंध Annexure - K
	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	
	6. Fire Special contingency policy (Pipe Line)	
	7. Fire policy for Township buildings at Irimpanam PO	
	8. Marine Inland Transit Policy	
	9. Fidelity Guarantee Policy	
	10. Public Liability Act & Industrial Policy	
	11. Directors and Officers Liability Insurance Policy	
	12. Commercial General Liability Policy	
	13. Cyber Security Insurance	

\*\*\*All the above documents duly signed and sealed in all pages should be attached along with the Technical Bid\*\*\*

**Details of Policy**

**A Fire Policy**

- 01 Fire Policy for Plant & Machinery, CPP and Storage Tank
- 02 Fire Loss of Profit Policy
- 03 Fire Policy Covering Raw Material and Finished Goods.
- 04 Fire Policy Covering Work-In-Progress and Hot Oil
- 05 Fire Policy for Boiler and Pressure Plant Policy
- 06 Fire Special contingency policy (Pipe Line)
- 07 Fire policy for Township buildings at Irimpanam PO

**B Declaration Policy**

- 08 Marine Inland Transit Policy

**C Other Policies**

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

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 2026-27" in file - "Insurance Renewal Annexure-2026-27".

**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. While finalizing the tender, the overall L1 will be awarded the work. However, HOCL also reserves the right to fix the sharing patterns among insurance companies, if necessary.
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 is 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- tariff 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

1. In the case of fire declaration policy, restrictions, if any, as to refund of premium should be clearly mentioned.
2. The schemes or add-on covers may be indicated separately along with details of rates applicable for each
3. In the case of Earthquake the rate quoted may be indicated separately for each risk.
4. All special discounts and service taxes may be indicated separately for each policy.
5. 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.
6. **Claim History: There has been no claim under any policy for the past Ten years.**
7. **A PDF file with details for each Policy is attached separately.**

You may contact [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com) 0484-2727335/201/200/9446718391/918848375725 for clarification.

**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 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**

Name of Authorized Signatory

Name of Insurance company

**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. 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

**1. PREQUALIFICATION CRITERIA**

Tenderers who meet the following conditions / qualifications need only quote against this Enquiry:

- 1 Insurance companies who are registered under the insurance Act, 1938 and authorized to take General Insurance Policies and governed under IRDA Act,1999 having experience in this field can only quote for the above policies.
- 2 Earnest money deposit : Nil
- 3 Cost of Tender Documents: Nil
- 4 Rates quoted shall be inclusive of GST
- 5 Security deposit: Nil
- 6 Period of policy: One year from **01.04.2026 to 31.03.2027**
- 7 Undertaking: All the bidders have to give an undertaking in the format as given as Annexure 'D' in the Technical Bid.
- 8 Integrity pact: As per CVC Guidelines in the event of placement, parties whom this placed has to sign integrity Pact if the purchase order value is 50 lack or above. Format order is given along with tender document as **Annexure 'J'**

**DUE DATE & TIME:** Due date for submission of tender is (Closing date) **27.02.2026 at 02.00PM.**

**OPENING OF BIDS:** The Technical Bids will be opened on **28.02.2026 at 02.00 PM** electronically. Technically acceptable bidders will be informed about the date and time of opening of the price bids by emails.

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

**SUBMISSION OF BIDS:** Refer Instructions to Bidder for online Bid submission.

**PRICE BID SUBMISSION-BOQ:** 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.

**SIGNING & SEALING ON ALL PAGES OF BIDS:** The vendor shall sign and seal on all pages of the bids uploaded, failing which bids are liable to be rejected. **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.

**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.
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.

**Renewal of 13 Insurance Policies for the year 2026-27**

Name of Policy	Sum Assured in 2025-26	Premium in 2025-26 (L1- United India Insuranc Co. Ltd) including GST @ 18%	Sum Assured/ Premium proposed for 2026-27
1. Fire Policy for Plant & Machinery, CPP and Storage Tanks	4961130000	9808774	5018380000
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8. Marine Inland Transit Policy (Declaration Policy)	500000000	8850	500000000
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11. Directors and Officers Liability Policy	30000000	590	30000000
12. Commercial General Liability Policy	20000000	590	20000000
13. Cyber Secuiryt Insurance Policy	10000000	17700	10000000
<b>Total</b>	<b>7812756000</b>	<b>13984549</b>	<b>7361722500</b>

**LAST YEAR'S PREMIUM AND CLAIM HISTORY**

Total Premium of Last Year 2025-26 including GST @ 18%	Rs.1,39,84,549/-
Insurance Company	M/s United India Insurance Co. Ltd
Claim Status	There is no claim for the last 10 years.

### महत्वपूर्ण विवरण IMPORTANT DETAILS

1	Name of the work	Renewal of Insurance Policies for the Year 2026-27
2	Tender no	HR/TEND/2026/02
3	Date of publishing Tender	06.02.2026
4	EMD	Nil
5	Pre Bid meeting	Nil
6	Email and contact no for clarification	<a href="mailto:varghese.saiju@hoclindia.com">varghese.saiju@hoclindia.com</a> 0484-2727335/200/201/9446718391/918848375725
7	Last Date and Time for Bid submission	27.02.2026 1400 HRS
8	Date and Time of opening of Technical Bid	28.02.2026 1400 HRS
9	Policy period	01.04.2026 to 31.03.2027
10	Validity of Tender	90 days from the last date of submission
11	Concerned Authority	Chief Manager (HR) HOCL, Ambalamugal, Kochi-682302 pad.kochi@hoclindia.com

### बोलीदाताओं को सहायता ASSISTANCE TO BIDDERS

- निविदा दस्तावेज और उसमें निहित नियमों और शर्तों से संबंधित किसी भी प्रश्न को निविदा के लिए निविदा आमंत्रण प्राधिकरण को या निविदा में उल्लेखित संबंधित संपर्क व्यक्ति को संबोधित किया जाना चाहिए।  
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.
- ऑनलाइन बोली प्रस्तुत करने की प्रक्रिया से संबंधित कोई भी प्रश्न या सामान्य रूप से सीपीपी पोर्टल से संबंधित प्रश्न 24x7 सीपीपी पोर्टल हेल्पडेस्क को निर्देशित किए जा सकते हैं।  
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.

### Contract Person (NIC matters)

Mr.Midhun Babu

Dy.Manager(MSS/Mat)

Mob: 8547196394, 0484-2727464

### Contract Person (HOCL)

Mr.Saiju Varghese,

Dy. Manager (HR), HOCL,Ambalamugal.

Tel. 0484 2727335/201/200 / 9446718391/8848375725

**यदि हिन्दी और अंग्रेज़ी पाठ में भिन्नता हो तो, अंग्रेज़ी पाठ प्रबल होगा।**

**In case of variation between Hindi and English version, English version will prevail.**

ANNEXURE TO BID AGAINST TENDER NO. HR/TEND/2026/03 DT.06.02.2026

**(KINDLY FILL THIS SHEET AND SUBMIT ALONG WITH COMMERCIAL/TECHNICAL BID)**

Name of Bidder: .....		
Sr. No.	Commercial Clauses	Bidder Confirmation (Please put ✓ in front of your confirmation)
01	Whether bidder (Company) is currently on holiday list/black list/de-listed or has been put on holiday/blacklisted/de-listed at any PSU/govt. Organization. If so, give details.	<input type="checkbox"/> Yes, We are on holiday List/Black List/De-List <input type="checkbox"/> No
02	Whether the company is approved by IRDA	<input type="checkbox"/> yes <input type="checkbox"/> No
03	Status of the Company	<input type="checkbox"/> Govt <input type="checkbox"/> Private <input type="checkbox"/> Joint Venture
04	Payment of Annual premium in Installments	<input type="checkbox"/> Yearly <input type="checkbox"/> half yearly <input type="checkbox"/> Quarterly
05	Agreed to Claim Dump/MIS of the policy is shared by the Insurance company /TPA to insurer on quarterly basis	<input type="checkbox"/> Yes <input type="checkbox"/> No
06	<b>AGREED TO ALL TERMS AND CONDITIONS OF ENQUIRY:</b> It is hereby stated that the quotation/offer submitted is in full compliance with the documents issued against the enquiry and also further confirmed that there is no deviation from all the terms and conditions as per the enquiry. Non-acceptance or deviation to HOCL's standard terms and conditions mentioned in enquiry documents may lead to rejection of offer, no correspondence shall be done for clarifications	<input type="checkbox"/> Agreed <input type="checkbox"/> Not Agreed
DATE: _____ SIGN AND STAMP OF BIDDER _____		



## हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड HINDUSTAN ORGANIC CHEMICALS LTD

(भारत सरकार का उद्यम A Government of India Enterprise)

अंबलमुगल, कोची AMBALAMUGAL, KOCHI – 682 302

दूरभाष Phone: (0484), 2727335, 2727201, 8848375725

Email: [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com)

### HOCL Tender No.HR/TEND/2026/02 DT.06.02.2026 RENEWAL OF INSURANCE POLICIES FOR THE YEAR 2026-27

#### तकनीकी बोली (प्रपत्र क TECHNICAL BID (FORM-A)

THIS DOCUMENT TO BE SIGNED AND SEALED BY BIDDER ON ALL PAGES AND SUBMITTED ALONG WITH THE E-TENDER:

#### तकनीकी बोली प्रपत्र PRO-FORMA-TECHNICAL BID

क्रमांक Sl.No.	विवरण Details	
1	कंपनी का नाम Name of the Company	
2.	बोलीदाता का नाम Name of the Bidder	
3.	पता, दूरभाष संख्या, ईमेल और संपर्क व्यक्ति के नाम और मोबाइल संख्या Address with Telephone no, email and name of contact person and mobile No.	
4	जीएसटी आईडी GST ID	
5	पैन विवरण PAN Details	
6	बैंक का नाम और शाखा Name of the Bank & Branch	
	बैंक का आईएफएससी कोड Bank IFSC Code	
	खाता संख्या A/c No	
	बैंक का पता Address of Bank	

1. Annexure G (Declaration of Blacklisting/Holiday Listing) dully filled, signed and sealed is attached
2. Annexure H (Commercial/Technical Bid Declaration) dully filled, signed and sealed is attached
3. Annexure I (Undertaking) signed and sealed is attached.

Enclosed the tender documents signed & sealed in all pages along with all the annexure.

We hereby undertake that we have read and understood the terms and conditions of the **Renewal of 13 Insurance Policies for the year 2026-27** and shall abide it.

Signature of the Tenderer :

Name of the Tenderer :

PLACE:

DATE:

Seal

**PROFORMA OF DECLARATION OF BLACK LISTING/HOLIDAY LISTING**

**In the case of a Proprietary Concern:**

I hereby declare that neither I in my personal name or in the name of my Proprietary concern M/s. \_\_\_\_\_ which is submitting neither the accompanying Bid/Tender nor any other concern in which I am proprietor nor any partnership firm in which I am involved as a Managing Partner have been placed on black list or holiday list declared by any Government Public Sector company (CPSU) or any of the administrative ministries, except as indicated below:  
(Here give particulars of blacklisting or holiday listing, and in absence there of state "NIL")

**In the case of a Partnership Firm:**

We hereby declare that neither we, M/s. \_\_\_\_\_, submitting the accompanying Bid/Tender nor any partner involved in the management of the said firm either in his individual capacity or as proprietor or managing partner of any firm or concern have or has been placed on blacklist or holiday list declared by any Government Public Sector Company (CPSU) or any of the administrative ministries, except as indicated below:  
(Here give particulars of blacklisting or holiday listing, and in absence there of state "NIL")

**In the case of Company:**

We hereby declare that we have not been placed on any holiday list or black list declared by any Government Pubic Sector Company (CPSU) or any of the administrative ministries, except as indicated below:  
(Here give particulars of blacklisting or holiday listing, and in absence there of state "NIL")  
It is understood that if this declaration is found to be false in any particular, Hindustan Organic Chemicals Limited or its Administrative Ministry, shall have the right to reject my/our bid, and if the bid has resulted in a contract, the contract is liable to be terminated.

PLACE:

DATE:

SIGNATURE OF THE BIDDER

ANNEXURE TO BID AGAINST TENDER NO \_\_\_\_\_  
(KINDLY FILL THIS SHEET AND SUBMIT IN - COMMERCIAL/TECHNICAL BID)

Name of Bidder: .....		
Sr. No.	Commercial Clauses	Bidder Confirmation (Please put V in front of your confirmation)
1	Whether bidder (a proprietary concern, Partnership Firm, Company) is currently on holiday list/black list/de-listed or has been put on holiday/blacklisted/de-listed at any PSU/govt. Organization. If so, give details.	<input type="checkbox"/> Yes, We are on holiday List/Black List/De-List <input type="checkbox"/> No
2i	Whether the party is registered under Micro/Small/Medium Enterprises act 2006 (Please furnish the proof)	<input type="checkbox"/> Micro <input type="checkbox"/> Medium <input type="checkbox"/> Small <input type="checkbox"/> No
2-ii	Status of MSE Bidder	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Services <input type="checkbox"/> Not Applicable
2-iii	Whether MSE bidder is offering product manufactured by him/her	<input type="checkbox"/> Yes <input type="checkbox"/> No
3i	All MSE bidders shall register / declare their UAM Number on CPP Portal and copy of this registration / declaration shall be attached with the offer; failing which such bidders will not be able to enjoy benefits as per PP Policy for MSME order, 2012. <u>SSI/MSME/NSIC/UAM /DIC registration certificate</u>	<input type="checkbox"/> Mention UAM Number ..... <input type="checkbox"/> Not Applicable
3-ii	Submitted valid document against clause no 3i	<input type="checkbox"/> Submitted <input type="checkbox"/> Not Applicable
4i	Whether the proprietor of "MSME" enterprise is from SC/ST category (Please attach caste certificate issued by competent authority)	<input type="checkbox"/> Yes <input type="checkbox"/> No
4ii	Whether the proprietor of "MSME" enterprise is woman (i.e. Woman proprietorship, or holding minimum 51% shares in case of Partnership/Private Limited Companies)	<input type="checkbox"/> Yes <input type="checkbox"/> No
4iii	Submitted certificate against clause no 4ii	<input type="checkbox"/> Submitted <input type="checkbox"/> Not Applicable
5	<b>AGREED TO ALL TERMS AND CONDITIONS OF ENQUIRY:</b> It is hereby stated that the quotation/offer submitted is in full compliance with the documents issued against the enquiry and also further confirmed that there is no deviation from all the terms and conditions as per the enquiry. Non-acceptance or deviation to HOCL's standard terms and conditions mentioned in enquiry documents may lead to rejection of offer, no correspondence shall be done for clarifications	<input type="checkbox"/> Agreed <input type="checkbox"/> Not Agreed
DATE:		SIGN AND STAMP OF BIDDER

**(Undertaking to be prepared on the letter Head of the vendor, to be signed, sealed and to be attached in the Technical Bid)**

To

**The Chief Manager (HR)  
Hindustan Organic Chemicals Limited  
Ambalamugal P.O.,Ernakulam Dist  
Kerala-682302**

**Sub: Renewal of Insurance policies for the year 2026-27 –reg.  
Ref: Tender ref. No. HR/TEND/2026/02 dt.06.02.2026**

Sir,

We confirm that we have read and understood all the terms and conditions of the **Tender for Renewal of Insurance Policies for the year 2026-27**. We further affirm that we have understood all the terms of **Renewal of Insurance Policies for the year 2026-27**. We are confident that all the above requirements can be met with the rates quoted by us and our rates are workable. In case the work is awarded to us at the rates quoted by us, we undertake to satisfactorily execute and complete the work for the entire period of contract.

Thanking you  
Yours faithfully  
For

Sd/-

(Name)

Place:

Date:

(seal)

**(In Rs.500 Stamp Paper to be submitted at the time of finalization of the Tender. Copy of this may be enclosed along with Tech Bid duly signed and sealed)**

**INTEGRITY PACT**

Between

**Hindustan Organic Chemicals Ltd(HOCL)**, a company formed and registered under the Companies Act,1956 and having its registered office at Ambalamugal P O, Ernakulam Dist -682 302, Kerala. hereinafter referred to as "**The Principal**",

And

M/s

.....he  
reinafter referred to as "**The Bidder/Contractor**"

**Preamble**

The Principal intends to award, under laid down organizational procedures, contract/s for **RENEWAL OF 13 INSURANCE POLICIES FOR THE PERIOD FROM 01.04.2026 TO 31.03.2027**. The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations.

with its Bidder(s) and / or Contractor(s). In order to achieve these goals, the Principal will appoint an Independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

**Section 1- Commitments of the Principal**

1. The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:-
  - a) No employee of the Principal, personally or through family members will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
  - b) The Principal will, during the tender process treat all bidders(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
  - c) The Principal will exclude from the process all known prejudiced / interested persons.
2. If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the Indian Penal code/Prevention of Corruption Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

**Section 2 - Commitments of the Bidder(s)/ Contractor(s)**

1. The Bidder(s)/ Contractor(s) commit themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

- a) The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
  - b) A Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - c) The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s) / Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
  - d) The Bidder(s) /contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the bidder(s)/contractor(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. All the payments made to the India agent/representative have to be in Indian Rupees only.
  - e) The Bidder(s)/Contractor(s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
2. The Bidder(s) / Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

### **Section 3- Disqualification from tender process and exclusion from future contracts**

If the Bidder(s) / Contractor(s), before award or during execution has committed a transgression through a violation of Section 2 above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidders/ Contractor(s) from the tender process or to terminate the contract, if already signed, for such reasons.

### **Section 4- Compensation for Damages**

1. If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.
2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor the liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

### **Section 5- Previous transgression**

1. The Bidder declares that no previous transgressions occurred in the last 3 years with any other company in India conforming to the anti- corruption approach including Public Sector Enterprise in India that could justify his exclusion from the tender process.
2. If the bidder makes incorrect statement on this subject, he can be disqualified from the tender process and appropriate action can be taken including termination of the contract, if already awarded, for such reason.

### **Section-6- Equal treatment of all Bidders / Contractors / Subcontractors**

1. The Bidder(s) / Contractor(s) undertake(s) to demand from all subcontractors a commitment in conformity with this Integrity Pact, and to submit it to the Principal before contract signing.
2. The Principal will enter into agreements with identical conditions as this one with all Bidders, Contractors and Subcontractor.
3. The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

### **Section-7- Criminal charges against violating Bidder(s)/ Contractor(s) /Subcontractor (s)**

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

### **Section 8 - Independent External Monitor / Monitors**

1. The Principal appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidder(s) / Contractor(s) as confidential. He reports to the Chairman and Managing Director, HOCL.
3. The Bidder(s) / Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Sub contractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s) / Contractor(s) / Subcontractors(s) with confidentiality.
4. The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meeting.

5. As soon as the Monitor notices, or believes to notice, a violation of this agreement he will so inform the management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the Chairman and Managing Director, HOCL within 8 to 10 weeks from the date of reference or intimation to him by the Principal and should the occasion arise, submit proposals for correcting problematic situations.
7. Monitor shall be entitled to compensation on the same terms as being extended to / provided to Independent Directors on HOCL Board.
8. If the Monitor has reported to the Chairman & Managing Director, HOCL, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Chairman & Managing Director, HOCL has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
9. The word '**Monitor**' would include both singular and plural.

**10. Independent External Monitor Details:**

- i. Name: Sri. Nirmal Anand Joseph Deva,  
Mob: 9000881570  
Address: Flat No.201, MJR Devi Homes,  
House No.1-10-59/1, Street No.2,  
Beside Navatha Transport,  
Ashoka Nagar, Near Himayath Nagar,  
Hyderabad, Thelugana -500 020.  
Email id: [meghanadeva2022@gmail.com](mailto:meghanadeva2022@gmail.com)
- ii . Name: AHMAD JAVED, IPS (Retd.)  
Mobile No. - 9821058152  
Address: 601- A, Lotus Enpar Residency,  
Shankarrao Naram Road, Lower Parel,  
Mumbai - 400013  
Email id : [ajtopcop@gmail.com](mailto:ajtopcop@gmail.com)

**Section 9 - Pact Duration**

This Pact begins when both parties have legally signed it. It expires for the Contractor 24 months after the last payment under the contract, and for all other bidder(s) 6 months after the contract has been awarded.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Pact as specified above, unless it is discharged/determined by the Chairman and Managing Director of HOCL.

**Section 10 - Other provisions**

1. This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. Ambalamugal, Kochi, Kerala.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
4. Should one or several provisions of the agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. The Bidder / Contractor signing this "Integrity Pact" shall not approach the courts while representing the matters to IEMs and he/she shall wait their decisions in the matter.

For & On behalf of the Principal (Office Seal)  <b>M/s. HOCL, AMBALAMUGAL KERALA INDIA 682302.</b>	For & On behalf of Bidder/Contractor(Office Seal)
Place: AMBALAMUGAL	
Date:	Date:
Witness :  (Name & Address)	Witness :  (Name & Address)
(Seal )	(Seal)

(For Purchase Order/ Work Order with estimated value more than FIVE Lakhs)

**ANNEXURE TO BE SUBMITTED ALONG WITH THE BID AGAINST  
TENDER NO. HR/TEND/2026/02 Dated 06.02.2026  
(KINDLY FILL AND SUBMIT ALONG WITH COMMERCIAL/TECHNICAL BID)**

Name of the Bidder:		
Sr No.	Commercial Clauses	Bidder Confirmation(Please put v )
1	Please mention whether you are a Class-I/Class II Local supplier.(Please see the definition given below)	Class I <input type="checkbox"/> Class II <input type="checkbox"/>
2	Specify the percentage (%) of local content.	----- %
3	Details of location at which the local value addition is made	
4	Mention whether the product offered is manufactured in India under a license from a foreign who hold intellectual property rights and there is a technology collaboration agreement / Transfer of technology agreement.	Yes / No

**SELF DECLARATION OF LOCAL CONTENT**

We hereby declare that the percentage (%) of local content specified against mentioned against Sr.No.2 is \_\_\_\_\_%.

We also understand that submitting False self-declarations and auditors will be in breach of Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules for which a Bidder or its successors can be debarred for up to Two Years as per the Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under Law.

DATE:

SIGNATURE AND STAMP

**Definitions**

**Local Content:** - The amount of value added in India (Total value of item procured minus the value of imported content in the item (including all customs duties) as a proportion of total value, in percentage.

**Class I Local Supplier:** - Supplier or service provider whose goods AND services or works offered for procurement has local content equal to or more than 50%.

**Class II Local Supplier:** - Supplier or service provider whose goods AND services or works offered for procurement has local content more than 20% but less than 50 %.

Purchase Preference:- Will be as per the applicable Government order.

DATE:

SIGNATURE AND STAMP

**Annexure - L**

<b>HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL</b>		
<b>Annexure-1</b>		
<b>FIRE POLICY FOR PLANT &amp; MACHINERY</b>		
<b>Policy period: 01.04.2026 to 31.03.2027</b>		
<b>Sl. No.</b>	<b>PARTICULARS</b>	<b>Sum Assured</b>
1	PROPYLENE PLANT	3,98,76,000
2	CUMENE PLANT	34,30,43,000
3	CUMOX UNIT INCL. HYDRGNITION & FRACTINATION	81,56,17,000
4	TAR CRACKING	2,47,75,000
5	HYDROGEN PLANT	4,08,30,000
6	EFFLUENT PLANT	4,89,76,000
7	CONTROL ROOM	21,11,69,000
8	FEED BENZENE TANK - TK6501	26,08,000
9	SODIUM PHENATE TANK TK 6519	18,07,000
10	FRACTN FEED TANK - TK 6503	36,82,000
11	FRACTN FEED TANK -TK 6504	24,69,000
12	HYDRGNITION FEED TANK - TK 6514	23,72,000
13	CRUDE PHENOL TANK - TK 6505	33,98,000
14	TAR TANK - TK 6512	14,17,000
15	PIPING (INCL EFFLUENT SYS)	50,14,47,000
16	WATER SUPPLY SYSTEM	7,45,000
17	LIBRARY BOOKS	14,84,000
18	PERMANENT BUILDING	9,33,81,000
19	TEMPORARY BUILDING	44,58,000
20	WALLS AND FENCING	1,22,16,000
21	BOILER	7,51,78,000
22	DM WATER PLANT	3,16,62,000
23	COOLING WATER PLANT	2,51,69,000
24	RAW WATER RESERVOIR	1,45,62,000
25	COMPRESSOR HOUSE	86,58,000
26	ELECTRICAL INSTALLATION & AC	5,52,28,000
27	ELECTRICAL EQUIPMENTS	2,77,59,000
28	MAIN RECEIVING STATION	8,48,01,000
29	MAIN RECEIVING STATION - open yard	1,38,16,000
30	ELECTRICAL POWER & LIGHTING	6,23,62,000
31	FLARE STACK	1,46,14,000
32	ALUMINIUM LADDER	16,000
33	FURNITURE & FIXTURES	2,44,23,000
34	FIRE FIGHTING EQUIPMENT	5,18,94,000
35	WORKSHOP EQUIPMENT	26,67,000
36	INSTRUMENT EQUIPMENT	1,28,29,000
37	MECHANICAL EQUIPMENT	2,36,09,000
38	QUALITY CONTRIL EQUIPMENT	7,73,92,000
39	OFFICE EQUIPMENT	1,68,44,000
40	MATERILAS HANDLING QUIPMENT	39,68,000
41	TELEPHONES	70,45,000
42	WELFARE EQUIPMENT	8,77,000
43	WEIGH BRIDGE	1,03,83,000
44	SAFETY EQUIPMENT	30,45,000
45	OTHER EQUIPMENT	26,82,000
46	TYPEWRITERS	4,77,000
47	HOSPITAL EQUIPMENTS	8,20,000
48	OTHERS	1,50,37,000
49	ENVIRON. POLLUTION SYSTEM	29,64,000
50	HYDROCARBON GAS DECTECTORS	56,12,000
51	AUTOMATIC DRUM FILLING STATION	86,98,000
52	FOAM FIGHTING & FIRE ALARM SYSTEM	54,69,000
53	PACKAGE BOILER	30,77,000
54	WEIGH BRIDGE	15,30,000
55	QUALITY CONTRIL EQUIPMENT	37,96,610
56	MECHANICAL EQUIPMENT	11,46,845
57	TAR CRACKING	32,64,640
58	OFFICE EQUIPMENT	13,20,138
59	DIGITAL DENSITY METER	8,45,000
60	OTHERS	15,10,825
61	EXECUTIVE CHAIR	32,334
62	VEHICLES	36,429
63	HP DESKTOP COMPUTER	10,76,542
64	OTHER EQUIPMENT	1,15,674
65	MICROSOFT OFFICE	2,31,712
66	WINDOWS 11 PRO	1,18,636
67	Plant and Equipment	5,62,99,356
68	FURNITURE & FIXTURES	13,48,695
69	VEHICLES	5,982

70	OFFICE EQUIPMENT	14,08,339
71	Building	20,39,014
72	Buildings	23,08,372
73	Plant & Equipment	4,44,44,889
74	Furniture & Fixures	63,86,409
75	Vehicles	25,000
76	Office Equipments	30,84,392
77	Intangible Assets	9,99,999
	<b>HYDROGEN PEROXIDE PLANT</b>	
1	H2O2 PLANT	1,00,69,40,000
2	CONCENTRATION UNIT	20,69,11,000
3	H2 PLANT	14,46,01,000
4	TANK FARM CONICAL	1,98,32,000
5	FILLING STATION	52,40,000
6	FIRE PROTECTION SYSTEM	56,54,000
7	WEIGH BRIDGE	44,000
8	ELECTRICAL INSTALLATION & AC	95,78,000
9	INSTRUMENT EQUIPMENTS	1,89,41,000
10	PERMANENT BUILDING	1,23,83,000
	<b>UTILITY AUGUMENTATION PLANT</b>	
1	N2, H2 BULLETS	1,75,74,000
2	SUB STATION	4,74,76,000
3	FIRE PROTECTION SYSTEM	1,22,09,000
4	DM WATER POLISHING PLANT	35,95,000
5	ADDITION TO BOILER	24,56,000
6	ADDITION TO AIR COMPRESSOR	47,58,000
7	ADDITION TO PTP	29,59,000
8	ADITION TO EPT	12,09,000
9	ADDITION TO H2 PLANT	13,66,000
10	NEW AIR COMPRESSOR	2,00,84,000
	<b>CAPTIVE POWER PLANT</b>	27,40,75,000
	<b>T o t a l - Plant &amp; Machinery</b>	
	<b>STORAGE TANK</b>	
1	LEAN PROPYLENE (BULLETS 102-S004 A) -85	87,10,000
	(102-S-004 B) -85	87,10,000
2	CHEMICAL GRADE PROPYLENE (BULLETS 102-S-001 A -85	87,10,000
	(102-S-001 B -85)	87,10,000
3	CUMENE:	
	PRODUCT TANK : TK-6518-A - 1472	34,85,000
	PRODUCT TANK : TK-6518-B - 1472	69,68,000
	PRODUCT TANK : TK-6518-C - 1636	49,96,000
	RUNDOWN TANK : TK-6515-86	4,84,000
	RUNDOWN TANK : TK-6516-86	4,84,000
	RUNDOWN TANK : TK-6517-86	4,84,000
4	PHENOL (BULK):	
	PRODUCT TANK : TK-9403-A	21,03,000
	PRODUCT TANK : TK-9403-B	21,03,000
	PRODUCT TANK : TK-9403-C	21,03,000
	RUNDOWN TANK : TK-6509	4,94,000
	RUNDOWN TANK : TK-6510	4,94,000
	RUNDOWN TANK : TK-6511	4,94,000
5	HYDRATED PHENOL:	
	PRODUCT TANK : TK-9405-A	5,23,000
	PRODUCT TANK : TK-9405-B	5,23,000
6	ACETONE (BULK):	
	PRODUCT TANK : TK-9402 A	16,04,000
	PRODUCT TANK : TK-9402 B	16,04,000
	PRODUCT TANK : TK-4902 C	37,25,000
	RUNDOWN TANK : TK-6506	4,16,000
	RUNDOWN TANK : TK-6507	4,16,000
	RUNDOWN TANK : TK-6508	4,16,000
7	HEAVY ENDS OF CUMENE TK-6520	4,51,000
8	CUMOX WASTE OIL:	
	PRODUCT TANK TK6512	6,42,000
	PRODUCT TANK TK6513	6,42,000
9	DRAG BENZENE TK 6502	12,19,000
10	HYDROGEN BULLETS @ 360 cu.m	17,42,000
	<b>RAW MATERIAL TANKS</b>	
1	LPG - INCOMING:	
	102-S-003 A	2,59,16,000
	102-S-003 B	2,59,16,000
	LPG - RETURNS:	
	102-S-002 A	2,59,16,000

	102-S-002 B	2,59,16,000
2	BENZENE:	
	TK 9401-A	39,28,000
	TK 9401 -B	39,28,000
3	CAUSTIC SODA LYE TK 4004	2,81,000
4	SULPHURIC ACID:	
	TK - 3501	2,86,000
	TK - 3504	2,86,000
5	L S H S / FURNACE OIL	
	TK 9404 A	10,81,000
	TK 9404 B	10,81,000
	TK 9439	10,81,000
	TK 6002	10,81,000
6	NITROGEN (CUM) 4 BULLETS	2,66,06,000
	<b>TOTAL</b>	<b>5,01,74,25,831</b>
7	MSS-ERP DATA CENTRE	9,50,000
		-
	<b>GRAND TOTAL</b>	<b>5,01,83,75,831</b>
	Round off	<b>5,01,83,80,000</b>

<b>ADD Ons Required</b>		
Earthquake (Fire and Shock), volcanic eruption + Tsunami		5,01,83,75,831
STFI		5,01,83,75,831
Omission to Insure - 5 % of the SI		25,09,18,792
Escalation - 5% of the SI		25,09,18,792
Accidental Damage		5,00,00,000
Debris Removal in excess of 1% of the claim amount		5,00,00,000
Claims preparation cost		1,00,00,000
Waiver of Underinsurance - 5 % of the SI		25,09,18,792
Loss Minimization Expenses		1,00,00,000
Employees Personal Property (Rs. 50,000 / employee)		1,00,00,000
Minor Works		5,00,00,000
Involuntary Betterment		5,00,00,000
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	

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>		
<b>Annexure - 2</b>		
<b>FIRE LOSS PROFIT POLICY</b>		
<b>Policy period: 01.04.2026 to 31.03.2027</b>		
SL. No.	ITEM	Sum Assured
1	Propylene Plant	39876000
2	Cumene Plant	343043000
3	Cumox Unit	815617000
4	Tar Cracking	24775000
5	Hydrogen Peroxide	1006940000
6	Hydrogen Plant - Old	40830000
7	Hydrogen Plant - New	144601000
	STOCK-IN-PROCESS	
1	LPG	11655000
2	Cumene	18382000
3	Phenol	50622000
4	Acetone	32225000
5	Hot Oil	4675000
6	H2o2 Working solutions	15000000
	<b>TOTAL</b>	<b>2548241000</b>

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)	146630000
Layoff & R/Compensation	1500000
120% Load.	
50% Load.	
ADD Ons Required	
Earthquake (Fire and Shock), volcanic eruption + Tsunami	146630000
STFI	146630000
Customer / Supplier Extension	50000000
Extension to cover loss due to failure of public electricity/gas/water s	50000000
Prevention of access	50000000
Professional Fees	10000000
Excess	Min. as per tariff - To be specified

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL				
Annexure-3				
STOCK OF FINISHED GOODS AND RAW MATERIALS				
Policy period: 01.04.2026 to 31.03.2027				
S.NO.	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
				Rupees
	RAW MATERIALS			
1	LPG INCOMING	102-S-003A	900	69930000
		102-S-003B	900	69930000
	RETURNS	102-S-002A	350	27195000
		102-S-002B	350	27195000
2	BENZENE	TK 9401-A	700	46130000
		TK 9401-B	600	39540000
3	CAUSTIC SODA LYE	TK -4004	70	3346000
4	SULPHURIC ACID	TK - 350001	40	828000
		TK - 350004	40	828000
5	FO / LSHS	TK - 9404 A, B, 9439, 6004	200	9460000
	-do-	in plant	100	4730000
6	CHLORINE	CYLINDER	0.1	3000
7	WATER TREATMENT CHEMICALS	IN TINS	2	200000
8	NITROGEN (Cu.M)	4 BULLETTTS	8400	90000
9	FEROUS SULPHATE, UREA, DIMMONIUM SULPHATE,LIMR, ALUM,MONOSODIUM SULPH		1	200000
10	OTHER MISC. ITEM & ERP DATA CENTRE		1	3500000
11	STORES AND SPARES			80000000
13	HOT OIL/THERMINOL		20	8500000
14	SPA CATALYST (MT)		10	7057000
15	PF 4 CATALYST		1	3600000
16	PHENOL TREATMENT CATALYST		1	1534000
17	BARRELS & OTHER PACKING MATERIALS NOS.		3000	4935000
18	CARBOYS		5000	1170000
19	SOLVESSO 150		9360	964000
20	PALLADIUM CATALYST (KG)		223	8496000
21	2 ETHYLANTHRA QUINON (EAQ) -KG		5000	3340000
22	2 METHYL CYCLOHEXYL ANCETATE - KG		6500	1573000
	FINISHED GOODS			0
23	LEAN PROPYLENE	BULL.102-S-00 4A	68	5420000
		BULL.102-S-00 4B	68	5420000
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	56560000
		TK-6518 B	700	49490000
		TK-6518 C	600	42420000
26	PHENOL (BULK)	PRODUCT TANK		
		TK-9403-A	800	82400000
		TK-9403-B	700	72100000
		TK-9403-C	500	51500000

27	HYDRATED PHENOL	PRODUCT TANK		0
		TK-9405-A	80	8240000
		TK-9405-B	80	8240000
28	PHENOL (DRUMS)	(In DRUMS @ 215 KG)	60	6900000
29	ACETONE (BULK)	PRODUCT TANK		
		TK - 9402-A	400	32200000
		TK - 9402-B	400	32200000
		TK -9402 -C	400	32200000
30	ACETONE (DRUM)	(In DRUMS OF @160 KG)	5	477500
31	HEAVY ENDS OF CUMENE	PRODUCT TANK		
		TK 6520	80	4800000
32	CUMOX WASTE OIL	PRODUCT TANK		0
		TK 6512	80	2320000
		TK 6513	80	2320000
33	HYDROGEN	BULLETS @360 Cu.M	100	3000
34	HYDROGEN PEROXIDE	TK 10T A & B	200	5400000
		TK 10 T C	100	2700000
35	HYDROGEN PEROXIDE IN CARBOY		20	540000
	Others			29000
	GRAND TOTAL			<b>959653500</b>
	<b>ADD Ons Required</b>			Rupees
	Earthquake (Fire and Shock), volcanic eruption + Tsunami			959653500
	STFI			959653500
	Debris Removal in excess of 1% of the claim amount			30000000
	Claims preparation cost			1000000
	Waiver of Underinsurance - 5 % of the SI			47982675
	Loss Minimization Expenses			1000000
	Stocks Covered on Declaration Basis			
	Accidental Damage			30000000
	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 - 4				
WORK IN PROGRESS AND HOT OIL				
Policy period: 01.04.2026 to 31.03.2027				
SL NO	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
1	PROPELYNE - LPG		150	11655000
2	CUMENE IN ROUND DOWN TANK	TK 6515	50	3535000
		TK 6516	50	3535000
		TK 6517	50	3535000
	IN OTHER TANK /PIPE LINES		110	7777000
3	PHENOL IN ROUND DOWN TANK	TK 6509	60	5562000
		TK 6510	60	5562000
		TK 6511	60	5562000
	IN OTHER TANK /PIPE LINES		480	33936000
4	ACTONE IN ROUND DOWN TANK	TK 6506	50	4025000
		TK 6507	50	4025000
		TK 6508	50	4025000

	IN OTHER TANK /PIPE LINES		285	20150000
5	HOT OIL/THERMINOL		11	4675000
6	SPAI CATALYST		31	21878000
7	VARIOUS PLANTS:			
	MISCELLENOUS		1	520000
	PF 4 CATALYST		0.54	1944000
	PHENOL TREATMENT CATALYST		6.59	10110000
	OTHER CHEMICALS		1	9626000
8	H2O2 ROUND DOWN TANK		100	2700000
9	H2O2 WORKING SOLUTIONS (2EAQ, 2MCA, Solvesso, etc)		1	15000000
	<b>GRAND TOTAL</b>			<b>179337000</b>
	ADD Ons Required			
	Earthquake (Fire and Shock), volcanic eruption + Tsunami			179337000
	STFI			179337000
	Debris Removal in excess of 1% of the claim amount			5000000
	Claims preparation cost			1000000
	Waiver of Underinsurance - 5 % of the SI			8966850
	Loss Minimization Expenses			1000000
	Designation of Property Clause			
	Stocks Covered on Declaration Basis			
	Accidental Damage			30000000
	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

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>				
<b>Annexure - 5</b>				
<b>FIRE POLICY - BOILER AND PRESSURE PLANT</b>				
	Location: Ambalamugal			
	Policy period: 01.04.2026 to 31.03.2027			
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	36760000
2	M/s Walchandnagar Industries Ltd Pune, Makers No. BT 223 Capacity 18 Tonnes/HR	K 480	1985	36760000
3	M/s Sterling strips P Ltd; Mumbai 080, Capacity 5 Tonnes/HR	K607	1992	3720000
4	M/s Mistry Prabhudas Manji, Bombay Makers No. E-2014, Capacity 3 Tommes/HR	K616	1985	4650000
5	M/s Richardson & Crudas Ltd, Mumbai Makers No. E 2008, Capacity 5 Tonnes/Hr	K 617	1985	28100000
	<b>TOTAL</b>			<b>109990000</b>
	Extensions Required			
	Owners' Surrounding Property		10999171.70	
	Third Party Liability		10999171.70	
	Deductible		Min. as per tariff - To be specified	

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL				
Annexure -6				
SPECIAL CONTINGENCY INSURANCE POLICY / SFSP & Accidental Damage - (PIPES)				
Policy period: 01.04.2026 to 31.03.2027				
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	828000	4735000
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	672000	3472000
		11200000	1532000	12732000
	ADD Ons Required			
	Earthquake (Fire and Shock), volcanic eruption + Tsunami			12732000
	STFI			12732000
	Omission to Insure - 5 % of the SI			636600
	Escalation - 5% of the SI			636600
	Accidental Damage			638500.0172
	Debris Removal in excess of 1% of the claim amount			638500.0172
	Claims preparation cost			638500.0172
	Waiver of Underinsurance - 5 % of the SI			636600
	Loss Minimization Expenses			638500.0172
	Local Authority Clause			
	Excess	Min. as per tariff - To be specified		

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL			
Annexure - 7			
Fire policy for Township Buildings at Irimpanam			
Policy period: 01.04.2026 to 31.03.2027			
ITEM NO	DESCRIPTION OF ITEM	LOCATION	SUM INSURED (Rupees)
		Irimpanam P.O., Ernakulam dist, Kerala	
1	Fire policy for Township Buildings at Irimpanam		70000000
	Year of Manufacturing	1992	
	Details of Township Buildings		
	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)		
	TOTAL		70000000
		(Rupees Seven crore only)	
	<b>ADD Ons Required</b>		
	Earthquake (Fire and Shock), volcanic eruption + Tsunami		70000000
	STFI		70000000
	Omission to Insure - 5 % of the SI		3500000
	Escalation - 5% of the SI		3500000
	Accidental Damage		3500000
	Debris Removal in excess of 1% of the claim amount		3500000
	Claims preparation cost		1000000
	Waiver of Underinsurance - 5 % of the SI		3500000
	Loss Minimization Expenses		1000000
	Local Authority Clause		
	Excess	Min. as per tariff - To be specified	

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL	
Annexure - 8	
MARINE SPECIAL DECLARATION -OPEN COVER INSURANCE POLICY	
Policy period: 01.04.2026 to 31.03.2027	
	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.
	Maximum value of single consignment will be Rs.1,10,00,000/-
	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.

: All Risk including SRCC		
Sl. No.	Item covered	Sum Assured (Rs)
1	Cumene	500000000
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	<b>Finished Goods</b>	
	Phenol in tankers and drums	
	Acetone in tankers and drums	
	Hydrogen peroxide in tankers and drums	
	<b>Sum Assured (Fifty Crores only)</b>	<b>500000000</b>
		<b>(Rupees Fifty crore only)</b>
	<b>Conveyance</b>	
	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	
	<b>Basis of valuation</b>	
	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	
	Excess	Rs. 10,000 flat for each and every loss

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL		
Annexure-9		
FIDELITY GUARANTEE INSURANCE POLICY		
Policy period: 01.04.2026 to 31.03.2027		
		RS.
		<b>5000000</b>
	Guarantee Amount	(Rupees Fifty Lakhs only)
	No. of Persons to be covered	12 Nos.
	Finance department employees (Permanent and Temporary)	
	Excess	Min. as per tariff - To be specified

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>			
<b>Annexure - 10</b>			
<b>PUBLIC LIABILITY POLICIES</b>			
<b>Policy period: 01.04.2026 to 31.03.2027</b>			
	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	
		<b>Estimated Annual Turnover; Rs. 600 Crores</b>	
	Indemnity Limit		Sum Assured (Rs)
	Any One Accident	(Rupees five crore only)	<b>50000000</b>
	Any One Year	(Rupees Thirty crore only)	<b>300000000</b>
	<b>Note: Annual Report available on our site <a href="http://www.hoclindia.com">www.hoclindia.com</a></b>		
	Excess	To be specified	

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>	
<b>Annexure - 11</b>	
<b>Directors and Officers Liability Insurance Policy</b>	
<b>Policy period: 01.04.2026 to 31.03.2027</b>	
	<b>Sum Assured (Rs)</b>
<b>All the Directors and Officers of the company</b>	<b>3,00,00,000</b>
122 officers in addition to the Board of Directors	
	(Rupees Three crore only)
<b>Coverages</b>	
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 1.4.2026	
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	
	<b>Excess</b>	<b>To be specified</b>

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>		
<b>Annexure - 12</b>		
<b>Commercial General Liability Policy</b>		
<b>Policy period: 01.04.2026 to 31.03.2027</b>		
		Sum Assured (Rs)
	Any one accident : Any one year : 1:1	<b>20000000</b>
		(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 belonging to the Principal and/or their Contractors and/or their Sub-Contractor	
	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	
	<b>Excess</b>	<b>To be specified</b>

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>			
<b>Annexure - 13</b>			
<b>Cyber Risk Insurance Policy</b>			
<b>Policy period: 01.04.2026 to 31.03.2027</b>			
1	Name of Proposer	<b>HINDUSTAN ORGANIC CHEMICALS LTD</b>	
2	Web site	www.hoclindia.com	
3	Principal address of Proposer	AMBALAMUGAL, PIN-682302, ERNAKULAM DIST., KERALA	
4	Business Description Insurance Business:	MANUFACTURING	
		<b>(Rs. In Lakhs)</b>	<b>(Rs. In Lakhs)</b>
5	Particulars	<b>Previous Year</b>	<b>Current Year</b>
		2024-25	2025-26 (Nine Months)
	<b>Total Gross Revenue</b>	<b>53586.76</b>	<b>43739.87</b>
	Geographical Split of the Company's Total Gross Revenue (%)		
	European Union		
	United States		
6	Desired Coverage:		
7	p Cyber/Privacy Extortion		
	Total Sum Assured	Rs.10000000	<b>(Rs. One Crore only)</b>



# हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड HINDUSTAN ORGANIC CHEMICALS LTD

(भारत सरकार का उद्यम A Government of India Enterprise)

अंबलमुगल, कोची AMBALAMUGAL, KOCHI – 682 302

दूरभाष Phone: (0484), 2727335, 2727201, 8848375725

Email: [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com)

पीएंडए HR/TEND/2026/02

दिनांक Date: 06.02.2026

## लिसियों के लिए द्वि-बोली प्रणाली के अधीन ई बोलियाँ आमंत्रित किय जा रही हैं।

HOCL Invites e-Bids under the Two-bid system for the following 13 Insurance policies:

क्रमांक SI.No.	मद के विवरण और निविदा सं Description of Item and Tender No.
1	01 Fire Policy for Plant & Machinery, CPP and Storage Tank 02 Fire Loss of Profit Policy 03 Fire Policy Covering Raw Material and Finished Goods. 04 Fire Policy Covering Work-In-Progress and Hot Oil 05 Fire Policy for Boiler and Pressure Plant Policy 06 Fire Special contingency policy (Pipe Line) 07 Fire policy for Township buildings at Irimpanam P O 08 Marine Inland Transit Policy 09 Fidelity Guarantee Policy 10 Public Liability Act & Industrial Policy 11 Directors and Officers Liability Insurance Policy 12 Commercial General Liability Policy 13 Cyber Risk Insurance (new policy) एचओसीएल निविदा संदर्भ : HOCL Tender Ref : <b>HR/TEND/2026/02 Dt.06.02.2026</b>

निविदा दस्तावेज़ [www.hoclindia.com](http://www.hoclindia.com) या [www.eprocure.gov.in](http://www.eprocure.gov.in) से डाउनलोड कर सकता है।

Tender documents may be downloaded from [www.hoclkochi.com](http://www.hoclkochi.com) or [www.eprocure.gov.in](http://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. The IRDA approved Insurance Companies can only submit their quotes directly. The brokers are not eligible to submit the quotes on behalf of the Insurance Companies. Please visit the above sites regularly for any addendum/corrigendum/extension before submitting the offers.

The Tender documents are also uploaded in HOCL website [www.hoclkochi.com](http://www.hoclkochi.com) and [www.gem.gov.in](http://www.gem.gov.in). The order will be finalized on the most competitive offer among the technically accepted offer received against both the portals ([www.eprocure.gov.in](http://www.eprocure.gov.in) and [www.gem.gov.in](http://www.gem.gov.in)).

Please submit your e-bids in two-bid system conforming to the specifications and the terms and conditions on or before the due date and time specified.

धन्यवाद Thanking you, भवदीय Yours faithfully,

कृते हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड For Hindustan Organic Chemicals Limited

( ABHILASH R.)

CHIEF MANAGER (HR)



## हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड HINDUSTAN ORGANIC CHEMICALS LTD

(भारत सरकार का उद्यम A Government of India Enterprise)

अंबलमुगल, कोची AMBALAMUGAL, KOCHI – 682 302

दूरभाष Phone: (0484), 2727335, 2727201, 8848375725

Email: [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com)

पीएंडए HR/TEND/2026/02

दिनांक Date: 06.02.2026

सर्वश्री M/s.

प्रिय महोदय Dear Sir,

हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड एक सरकार उद्यम है जो फिनोल, एसीटोन और हाइड्रोजन पेरोक्साइड का विनिर्माण कार्य करती है। एचओसीएल विविध फायर /मरीन पॉलिसियों एवं पब्लिक लियाबिलिटी इन्स्युरंस पॉलिसियों के लिए ई-निविदाएँ आमंत्रित की जाती है। आप इस निविदा में भाग लेने के लिए एनआईसी के साथ विक्रेता के रूप में पंजीकृत करवाएँ।

Hindustan Organic Chemicals Limited is a Government of India Undertaking manufacturing Phenol, Acetone & Hydrogen Peroxide at its plant at Kochi, Kerala, India. HOCL invites e-tenders for RENEWAL OF 13 INSURANCE POLICIES INCLUDING FIRE/MARINE POLICIES AND PUBLIC LIABILITY INSURANCE POLICY. You may please get registered with NIC portal [www.eprocure.gov.in](http://www.eprocure.gov.in) to participate in the tender.

**निविदा दस्तावेज़ निम्न वेबसाइटों में अपलोड किया गया है।**

**Tender documents are uploaded in HOCL website [www.hoclkochi.com](http://www.hoclkochi.com) and [www.eprocure.gov.in](http://www.eprocure.gov.in).**

दस्तावेज़ों की अनुक्रमणिका इसके साथ संलग्न है। आप से अनुरोध है कि आपकी निविदा तैयार/प्रस्तुत करने से पहले (i) कार्य के स्वरूप (ii) अनुसूची (iii) ऑनलाइन बोली प्रस्तुति के लिए सामान्य अनुदेश (iii) सामान्य निबंधन और शर्तें विस्तार से पढ़ें।

Index of documents enclosed is attached herewith. You are requested to kindly go through the (i) Details of policies (ii) Schedule (iii) General Instruction to bidders for online bid submission (iv) General Terms and Conditions in detail before preparing /submitting your tender.

आप अपना प्रस्ताव ऑनलाइन में द्वि- बोली प्रणाली के तहत देय तारीख और समय के पहले प्रस्तुत करें।

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

धन्यवाद Thanking you,

भवदीय Yours faithfully,

कृते हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड

For Hindustan Organic Chemicals Limited,

( ABHILASH R.)

CHIEF MANAGER (HR)

**वर्ष 2026-27 के लिए बीमा पॉलिसियों के लिए निविदा सूचना**  
**Tender Notice for Insurance Policies for the Year 2026-27:**

**अनुक्रमणिका- INDEX**

01	Details of Policy	अनुबंध Annexure - A
02	Conditions	अनुबंध Annexure - B
03	Instructions for online-bid submission	अनुबंध Annexure - C
04	General instructions to bidders for e-bid submission	अनुबंध Annexure - D
05	General Conditions of Tender	अनुबंध Annexure - E
06	Technical Bid (Form-A)	अनुबंध Annexure - F
07	Performa of declaration of black listing/holiday listing	अनुबंध Annexure - G
08	Commercial/Technical BID Declaration	अनुबंध Annexure - H
09	Undertaking	अनुबंध Annexure - I
10	Integrity Pact	अनुबंध Annexure - J
11	Self Declaration of Local Content	अनुबंध Annexure - K
12	<b>Annexures for 13 Policies</b>	अनुबंध Annexure - L
	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	
	6. Fire Special contingency policy (Pipe Line)	
	7. Fire policy for Township buildings at Irimpanam PO	
	8. Marine Inland Transit Policy	
	9. Fidelity Guarantee Policy	
	10. Public Liability Act & Industrial Policy	
	11. Directors and Officers Liability Insurance Policy	
	12. Commercial General Liability Policy	
	13. Cyber Security Insurance	

\*\*\*All the above documents duly signed and sealed in all pages should be attached along with the Technical Bid\*\*\*

**Details of Policy**

**A Fire Policy**

- 01 Fire Policy for Plant & Machinery, CPP and Storage Tank
- 02 Fire Loss of Profit Policy
- 03 Fire Policy Covering Raw Material and Finished Goods.
- 04 Fire Policy Covering Work-In-Progress and Hot Oil
- 05 Fire Policy for Boiler and Pressure Plant Policy
- 06 Fire Special contingency policy (Pipe Line)
- 07 Fire policy for Township buildings at Irimpanam PO

**B Declaration Policy**

- 08 Marine Inland Transit Policy

**C Other Policies**

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

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 2026-27" in file - "Insurance Renewal Annexure-2026-27".

**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. While finalizing the tender, the overall L1 will be awarded the work. However, HOCL also reserves the right to fix the sharing patterns among insurance companies, if necessary.
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 is 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- tariff 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

1. In the case of fire declaration policy, restrictions, if any, as to refund of premium should be clearly mentioned.
2. The schemes or add-on covers may be indicated separately along with details of rates applicable for each
3. In the case of Earthquake the rate quoted may be indicated separately for each risk.
4. All special discounts and service taxes may be indicated separately for each policy.
5. 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.
6. **Claim History: There has been no claim under any policy for the past Ten years.**
7. **A PDF file with details for each Policy is attached separately.**

You may contact [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com) 0484-2727335/201/200/9446718391/918848375725 for clarification.

**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 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**

Name of Authorized Signatory

Name of Insurance company

**HINDUSTAN ORGANIC CHEMICALS LTD**  
**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. 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

**1. PREQUALIFICATION CRITERIA**

Tenderers who meet the following conditions / qualifications need only quote against this Enquiry:

- 1 Insurance companies who are registered under the insurance Act, 1938 and authorized to take General Insurance Policies and governed under IRDA Act,1999 having experience in this field can only quote for the above policies.
- 2 Earnest money deposit : Nil
- 3 Cost of Tender Documents: Nil
- 4 Rates quoted shall be inclusive of GST
- 5 Security deposit: Nil
- 6 Period of policy: One year from **01.04.2026 to 31.03.2027**
- 7 Undertaking: All the bidders have to give an undertaking in the format as given as Annexure 'D' in the Technical Bid.
- 8 Integrity pact: As per CVC Guidelines in the event of placement, parties whom this placed has to sign integrity Pact if the purchase order value is 50 lack or above. Format order is given along with tender document as **Annexure 'J'**

**DUE DATE & TIME:** Due date for submission of tender is (Closing date) **27.02.2026 at 02.00PM.**

**OPENING OF BIDS:** The Technical Bids will be opened on **28.02.2026 at 02.00 PM** electronically. Technically acceptable bidders will be informed about the date and time of opening of the price bids by emails.

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

**SUBMISSION OF BIDS:** Refer Instructions to Bidder for online Bid submission.

**PRICE BID SUBMISSION-BOQ:** 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.

**SIGNING & SEALING ON ALL PAGES OF BIDS:** The vendor shall sign and seal on all pages of the bids uploaded, failing which bids are liable to be rejected. **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.

**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.

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.

**Renewal of 13 Insurance Policies for the year 2026-27**

<b>Name of Policy</b>	<b>Sum Assured in 2025-26</b>	<b>Premium in 2025-26 (L1- United India Insuranc Co. Ltd) including GST @ 18%</b>	<b>Sum Assured/ Premium proposed for 2026-27</b>
1. Fire Policy for Plant & Machinery, CPP and Storage Tanks	4961130000	9808774	5018380000
2. Fire Loss of Profit Policy	503900000	1018904	146630000
3. Fire Policies Covering Raw Material and Finished Goods.	1086578000	2384822	959653500
4. Fire Policy Covering Work-In-Progress and Hot Oil	203054000	445664	179337000
5. Boilers and Pressure Plant Policy.	109990000	590	109990000
6. Special Contingency Policies (SFSP and Accidental damage to Pipe Line).	13104000	590	12732000
7. Fire policy for Township Buildings at Irimpanam.	70000000	118	70000000
8. Marine Inland Transit Policy (Declaration Policy)	500000000	8850	500000000
9. Fidelity Guarantee Policy	5000000	177	5000000
10. Public Liability Act & Industrial Policy - Any one accident Rs. 5 Crore, Aggregate Rs. 15 Crore	300000000	297180	300000000
11. Directors and Officers Liability Policy	30000000	590	30000000
12. Commercial General Liability Policy	20000000	590	20000000
13. Cyber Secuiryt Insurance Policy	10000000	17700	10000000
<b>Total</b>	<b>7812756000</b>	<b>13984549</b>	<b>7361722500</b>

## LAST YEAR'S PREMIUM AND CLAIM HISTORY

Total Premium of Last Year 2025-26 including GST @ 18%	Rs.1,39,84,549/-
Insurance Company	M/s United India Insurance Co. Ltd
Claim Status	There is no claim for the last 10 years.

### महत्वपूर्ण विवरण IMPORTANT DETAILS

1	Name of the work	Renewal of Insurance Policies for the Year 2026-27
2	Tender no	HR/TEND/2026/02
3	Date of publishing Tender	06.02.2026
4	EMD	Nil
5	Pre Bid meeting	Nil
6	Email and contact no for clarification	<a href="mailto:varghese.saiju@hoclindia.com">varghese.saiju@hoclindia.com</a> 0484-2727335/200/201/9446718391/918848375725
7	Last Date and Time for Bid submission	27.02.2026 1400 HRS
8	Date and Time of opening of Technical Bid	28.02.2026 1400 HRS
9	Policy period	01.04.2026 to 31.03.2027
10	Validity of Tender	90 days from the last date of submission
11	Concerned Authority	Chief Manager (HR) HOCL, Ambalamugal, Kochi-682302 pad.kochi@hoclindia.com

### **बोलीदाताओं को सहायता ASSISTANCE TO BIDDERS**

- निविदा दस्तावेज और उसमें निहित नियमों और शर्तों से संबंधित किसी भी प्रश्न को निविदा के लिए निविदा आमंत्रण प्राधिकरण को या निविदा में उल्लेखित संबंधित संपर्क व्यक्ति को संबोधित किया जाना चाहिए।  
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.
- ऑनलाइन बोली प्रस्तुत करने की प्रक्रिया से संबंधित कोई भी प्रश्न या सामान्य रूप से सीपीपी पोर्टल से संबंधित प्रश्न 24x7 सीपीपी पोर्टल हेल्पडेस्क को निर्देशित किए जा सकते हैं।  
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.

### **Contract Person (NIC matters)**

**Mr.Midhun Babu**

**Dy.Manager(MSS/Mat)**

**Mob: 8547196394, 0484-2727464**

### **Contract Person (HOCL)**

**Mr.Saiju Varghese,**

**Dy. Manager (HR), HOCL,Ambalamugal.**

**Tel. 0484 2727335/201/200 / 9446718391/8848375725**

**यदि हिन्दी और अंग्रेज़ी पाठ में भिन्नता हो तो, अंग्रेज़ी पाठ प्रबल होगा।**

**In case of variation between Hindi and English version, English version will prevail.**

(KINDLY FILL THIS SHEET AND SUBMIT ALONG WITH COMMERCIAL/TECHNICAL BID)

Name of Bidder: .....		
Sr. No.	Commercial Clauses	Bidder Confirmation (Please put v in front of your confirmation)
01	Whether bidder (Company) is currently on holiday list/black list/de-listed or has been put on holiday/blacklisted/de-listed at any PSU/govt. Organization. If so, give details.	<input type="checkbox"/> Yes, We are on holiday List/Black List/De-List <input type="checkbox"/> No
02	Whether the company is approved by IRDA	<input type="checkbox"/> yes <input type="checkbox"/> No
03	Status of the Company	<input type="checkbox"/> Govt <input type="checkbox"/> Private <input type="checkbox"/> Joint Venture
04	Payment of Annual premium in Installments	<input type="checkbox"/> Yearly <input type="checkbox"/> half yearly <input type="checkbox"/> Quarterly
05	Agreed to Claim Dump/MIS of the policy is shared by the Insurance company /TPA to insurer on quarterly basis	<input type="checkbox"/> Yes <input type="checkbox"/> No
06	<b>AGREED TO ALL TERMS AND CONDITIONS OF ENQUIRY:</b> It is hereby stated that the quotation/offer submitted is in full compliance with the documents issued against the enquiry and also further confirmed that there is no deviation from all the terms and conditions as per the enquiry. Non-acceptance or deviation to HOCL's standard terms and conditions mentioned in enquiry documents may lead to rejection of offer, no correspondence shall be done for clarifications	<input type="checkbox"/> Agreed <input type="checkbox"/> Not Agreed
DATE: _____ SIGN AND STAMP OF BIDDER _____		



## हिंदुस्तान ऑर्गेनिक केमिकल्स लिमिटेड HINDUSTAN ORGANIC CHEMICALS LTD

(भारत सरकार का उद्यम A Government of India Enterprise)

अंबलमुगल, कोची AMBALAMUGAL, KOCHI – 682 302

दूरभाष Phone: (0484), 2727335, 2727201, 8848375725

Email: [varghese.saiju@hoclindia.com](mailto:varghese.saiju@hoclindia.com)

**HOCL Tender No.HR/TEND/2026/02 DT.06.02.2026**

**RENEWAL OF INSURANCE POLICIES FOR THE YEAR 2026-27**

**तकनीकी बोली (प्रपत्र क TECHNICAL BID (FORM-A)**

**THIS DOCUMENT TO BE SIGNED AND SEALED BY BIDDER ON ALL PAGES AND SUBMITTED ALONG WITH THE E-TENDER:**

**तकनीकी बोली प्रपत्र PRO-FORMA-TECHNICAL BID**

क्रमांक Sl.No.	विवरण Details	
1	कंपनी का नाम Name of the Company	
2.	बोलीदाता का नाम Name of the Bidder	
3.	पता, दूरभाष संख्या, ईमेल और संपर्क व्यक्ति के नाम और मोबाइल संख्या Address with Telephone no, email and name of contact person and mobile No.	
4	जीएसटी आईडी GST ID	
5	पैन विवरण PAN Details	
6	बैंक का नाम और शाखा Name of the Bank & Branch	
	बैंक का आईएफएससी कोड Bank IFSC Code	
	खाता संख्या A/c No	
	बैंक का पता Address of Bank	

1. Annexure G (Declaration of Blacklisting/Holiday Listing) dully filled, signed and sealed is attached
2. Annexure H (Commercial/Technical Bid Declaration) dully filled, signed and sealed is attached
3. Annexure I (Undertaking) signed and sealed is attached.

Enclosed the tender documents signed & sealed in all pages along with all the annexure.

We hereby undertake that we have read and understood the terms and conditions of the **Renewal of 13 Insurance Policies for the year 2026-27** and shall abide it.

Signature of the Tenderer :

Name of the Tenderer :

PLACE:

DATE:

Seal

**PROFORMA OF DECLARATION OF BLACK LISTING/HOLIDAY LISTING**

**In the case of a Proprietary Concern:**

I hereby declare that neither I in my personal name or in the name of my Proprietary concern M/s. \_\_\_\_\_ which is submitting neither the accompanying Bid/Tender nor any other concern in which I am proprietor nor any partnership firm in which I am involved as a Managing Partner have been placed on black list or holiday list declared by any Government Public Sector company (CPSU) or any of the administrative ministries, except as indicated below:  
(Here give particulars of blacklisting or holiday listing, and in absence there of state "NIL")

**In the case of a Partnership Firm:**

We hereby declare that neither we, M/s. \_\_\_\_\_, submitting the accompanying Bid/Tender nor any partner involved in the management of the said firm either in his individual capacity or as proprietor or managing partner of any firm or concern have or has been placed on blacklist or holiday list declared by any Government Public Sector Company (CPSU) or any of the administrative ministries, except as indicated below:  
(Here give particulars of blacklisting or holiday listing, and in absence there of state "NIL")

**In the case of Company:**

We hereby declare that we have not been placed on any holiday list or black list declared by any Government Pubic Sector Company (CPSU) or any of the administrative ministries, except as indicated below:  
(Here give particulars of blacklisting or holiday listing, and in absence there of state "NIL")  
It is understood that if this declaration is found to be false in any particular, Hindustan Organic Chemicals Limited or its Administrative Ministry, shall have the right to reject my/our bid, and if the bid has resulted in a contract, the contract is liable to be terminated.

PLACE:

DATE:

SIGNATURE OF THE BIDDER

**ANNEXURE - H**

**ANNEXURE TO BID AGAINST TENDER NO \_\_\_\_\_  
(KINDLY FILL THIS SHEET AND SUBMIT IN - COMMERCIAL/TECHNICAL BID)**

Name of Bidder: .....		
Sr. No.	Commercial Clauses	Bidder Confirmation (Please put V in front of your confirmation)
1	Whether bidder (a proprietary concern, Partnership Firm, Company) is currently on holiday list/black list/de-listed or has been put on holiday/blacklisted/de-listed at any PSU/govt. Organization. If so, give details.	<input type="checkbox"/> Yes, We are on holiday List/Black List/De-List <input type="checkbox"/> No
2i	Whether the party is registered under Micro/Small/Medium Enterprises act 2006 (Please furnish the proof)	<input type="checkbox"/> Micro <input type="checkbox"/> Medium <input type="checkbox"/> Small <input type="checkbox"/> No
2-ii	Status of MSE Bidder	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Services <input type="checkbox"/> Not Applicable
2-iii	Whether MSE bidder is offering product manufactured by him/her	<input type="checkbox"/> Yes <input type="checkbox"/> No
3i	All MSE bidders shall register / declare their UAM Number on CPP Portal and copy of this registration / declaration shall be attached with the offer; failing which such bidders will not be able to enjoy benefits as per PP Policy for MSME order, 2012. <u>SSI/MSME/NSIC/UAM /DIC registration certificate</u>	<input type="checkbox"/> Mention UAM Number ..... <input type="checkbox"/> Not Applicable
3-ii	Submitted valid document against clause no 3i	<input type="checkbox"/> Submitted <input type="checkbox"/> Not Applicable
4i	Whether the proprietor of "MSME" enterprise is from SC/ST category (Please attach caste certificate issued by competent authority)	<input type="checkbox"/> Yes <input type="checkbox"/> No
4ii	Whether the proprietor of "MSME" enterprise is woman (i.e. Woman proprietorship, or holding minimum 51% shares in case of Partnership/Private Limited Companies)	<input type="checkbox"/> Yes <input type="checkbox"/> No
4iil	Submitted certificate against clause no 4ii	<input type="checkbox"/> Submitted <input type="checkbox"/> Not Applicable
5	<b>AGREED TO ALL TERMS AND CONDITIONS OF ENQUIRY:</b> It is hereby stated that the quotation/offer submitted is in full compliance with the documents issued against the enquiry and also further confirmed that there is no deviation from all the terms and conditions as per the enquiry. Non-acceptance or deviation to HOCL's standard terms and conditions mentioned in enquiry documents may lead to rejection of offer, no correspondence shall be done for clarifications	<input type="checkbox"/> Agreed <input type="checkbox"/> Not Agreed
DATE:		SIGN AND STAMP OF BIDDER

**(Undertaking to be prepared on the letter Head of the vendor, to be signed, sealed and to be attached in the Technical Bid)**

**To**

**The Chief Manager (HR)  
Hindustan Organic Chemicals Limited  
Ambalamugal P.O.,Ernakulam Dist  
Kerala-682302**

**Sub: Renewal of Insurance policies for the year 2026-27 –reg.  
Ref: Tender ref. No. HR/TEND/2026/02 dt.06.02.2026**

**Sir,**

We confirm that we have read and under stood all the terms and conditions of the **Tender for Renewal of 13 Insurance Policies for the year 2026-27**. We further affirm that we have understood all the terms of **Renewal of 13 Insurance Policies for the year 2026-27**. We are confident that all the above requirements can be met with the rates quoted by us and our rates are workable. In case the work is awarded to us at the rates quoted by us, we undertake to satisfactorily execute and complete the work for the entire period of contract.

Thanking you  
Yours faithfully  
For

Sd/-

(Name)

Place:

Date:

(seal)

**(In Rs.500 Stamp Paper to be submitted at the time of finalization of the Tender. Copy of this may be enclosed along with Tech Bid duly signed and sealed)**

### INTEGRITY PACT

Between

**Hindustan Organic Chemicals Ltd(HOCL)**, a company formed and registered under the Companies Act,1956 and having its registered office at Ambalamugal P O, Ernakulam Dist -682 302, Kerala. hereinafter referred to as "**The Principal**",

And

M/s

.....  
hereinafter referred to as "**The Bidder/Contractor**"

#### **Preamble**

The Principal intends to award, under laid down organizational procedures, contract/s for **RENEWAL OF 13 INSURANCE POLICIES FOR THE PERIOD FROM 01.04.2026 TO 31.03.2027**. The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations.

with its Bidder(s) and / or Contractor(s). In order to achieve these goals, the Principal will appoint an Independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

#### **Section 1- Commitments of the Principal**

1. The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:-
  - a) No employee of the Principal, personally or through family members will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
  - b) The Principal will, during the tender process treat all bidders(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
  - c) The Principal will exclude from the process all known prejudiced / interested persons.
2. If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the Indian Penal code/Prevention of Corruption Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

#### **Section 2 - Commitments of the Bidder(s)/ Contractor(s)**

1. The Bidder(s)/ Contractor(s) commit themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

- a) The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
  - b) A Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - c) The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s) / Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
  - d) The Bidder(s) /contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the bidder(s)/contractor(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. All the payments made to the India agent/representative have to be in Indian Rupees only.
  - e) The Bidder(s)/Contractor(s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
2. The Bidder(s) / Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

### **Section 3- Disqualification from tender process and exclusion from future contracts**

If the Bidder(s) / Contractor(s), before award or during execution has committed a transgression through a violation of Section 2 above or in any other from such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidders/ Contractor(s) from the tender process or to terminate the contract, if already signed, for such reasons.

### **Section 4- Compensation for Damages**

1. If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.
2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor the liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

### **Section 5- Previous transgression**

1. The Bidder declares that no previous transgressions occurred in the last 3 years with any other company in India conforming to the anti- corruption approach including Public Sector Enterprise in India that could justify his exclusion from the tender process.
2. If the bidder makes incorrect statement on this subject, he can be disqualified from the tender process and appropriate action can be taken including termination of the contract, if already awarded, for such reason.

### **Section-6- Equal treatment of all Bidders / Contractors / Subcontractors**

1. The Bidder(s) / Contractor(s) undertake(s) to demand from all subcontractors a commitment in conformity with this Integrity Pact, and to submit it to the Principal before contract signing.
2. The Principal will enter into agreements with identical conditions as this one with all Bidders, Contractors and Subcontractor.
3. The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

### **Section-7- Criminal charges against violating Bidder(s)/ Contractor(s) /Subcontractor (s)**

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

### **Section 8 - Independent External Monitor / Monitors**

1. The Principal appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidder(s) / Contractor(s) as confidential. He reports to the Chairman and Managing Director, HOCL.
3. The Bidder(s) / Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Sub contractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s) / Contractor(s) / Subcontractors(s) with confidentiality.
4. The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meeting.

5. As soon as the Monitor notices, or believes to notice, a violation of this agreement he will so inform the management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the Chairman and Managing Director, HOCL within 8 to 10 weeks from the date of reference or intimation to him by the Principal and should the occasion arise, submit proposals for correcting problematic situations.
7. Monitor shall be entitled to compensation on the same terms as being extended to / provided to Independent Directors on HOCL Board.
8. If the Monitor has reported to the Chairman & Managing Director, HOCL, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Chairman & Managing Director, HOCL has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
9. The word '**Monitor**' would include both singular and plural.

**10. Independent External Monitor Details:**

- i. Name: Sri. Nirmal Anand Joseph Deva,  
Mob: 9000881570  
Address: Flat No.201, MJR Devi Homes,  
House No.1-10-59/1, Street No.2,  
Beside Navatha Transport,  
Ashoka Nagar, Near Himayath Nagar,  
Hyderabad, Thelugana -500 020.  
Email id: [meghanadeva2022@gmail.com](mailto:meghanadeva2022@gmail.com)
- ii . Name: AHMAD JAVED, IPS (Retd.)  
Mobile No. - 9821058152  
Address: 601- A, Lotus Enpar Residency,  
Shankarrao Naram Road, Lower Parel,  
Mumbai - 400013  
Email id : [ajtopcop@gmail.com](mailto:ajtopcop@gmail.com)

**Section 9 - Pact Duration**

This Pact begins when both parties have legally signed it. It expires for the Contractor 24 months after the last payment under the contract, and for all other bidder(s) 6 months after the contract has been awarded.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Pact as specified above, unless it is discharged/determined by the Chairman and Managing Director of HOCL.

**Section 10 - Other provisions**

1. This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. Ambalamugal, Kochi, Kerala.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
4. Should one or several provisions of the agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. The Bidder / Contractor signing this "Integrity Pact" shall not approach the courts while representing the matters to IEMs and he/she shall wait their decisions in the matter.

For & On behalf of the Principal (Office Seal)  <b>M/s. HOCL, AMBALAMUGAL KERALA INDIA 682302.</b>	For & On behalf of Bidder/Contractor(Office Seal)
Place: AMBALAMUGAL	
Date:	Date:
Witness :  (Name & Address)	Witness :  (Name & Address)
(Seal )	(Seal)

(For Purchase Order/ Work Order with estimated value more than FIVE Lakhs)

**ANNEXURE TO BE SUBMITTED ALONG WITH THE BID AGAINST  
TENDER NO. HR/TEND/2026/02 Dated 06.02.2026  
(KINDLY FILL AND SUBMIT ALONG WITH COMMERCIAL/TECHNICAL BID)**

<b>Name of the Bidder:</b>		
<b>Sr No.</b>	<b>Commercial Clauses</b>	<b>Bidder Confirmation(Please put v )</b>
1	Please mention whether you are a Class-I/Class II Local supplier.(Please see the definition given below)	Class I <input type="checkbox"/> Class II <input type="checkbox"/>
2	Specify the percentage (%) of local content.	----- %
3	Details of location at which the local value addition is made	
4	Mention whether the product offered is manufactured in India under a license from a foreign who hold intellectual property rights and there is a technology collaboration agreement / Transfer of technology agreement.	Yes / No

**SELF DECLARATION OF LOCAL CONTENT**

We hereby declare that the percentage (%) of local content specified against mentioned against Sr.No.2 is \_\_\_\_\_%.

We also understand that submitting False self-declarations and auditors will be in breach of Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules for which a Bidder or its successors can be debarred for up to Two Years as per the Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under Law.

DATE:

SIGNATURE AND STAMP

**Definitions**

**Local Content:** - The amount of value added in India (Total value of item procured minus the value of imported content in the item (including all customs duties) as a proportion of total value, in percentage.

**Class I Local Supplier:** - Supplier or service provider whose goods AND services or works offered for procurement has local content equal to or more than 50%.

**Class II Local Supplier:** - Supplier or service provider whose goods AND services or works offered for procurement has local content more than 20% but less than 50 %.

Purchase Preference:- Will be as per the applicable Government order.

DATE:

SIGNATURE AND STAMP

**Annexure - L**

<b>HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL</b>		
<b>Annexure-1</b>		
<b>FIRE POLICY FOR PLANT &amp; MACHINERY</b>		
<b>Policy period: 01.04.2026 to 31.03.2027</b>		
<b>Sl. No.</b>	<b>PARTICULARS</b>	<b>Sum Assured</b>
1	PROPYLENE PLANT	3,98,76,000
2	CUMENE PLANT	34,30,43,000
3	CUMOX UNIT INCL. HYDRGNITION & FRACTINATION	81,56,17,000
4	TAR CRACKING	2,47,75,000
5	HYDROGEN PLANT	4,08,30,000
6	EFFLUENT PLANT	4,89,76,000
7	CONTROL ROOM	21,11,69,000
8	FEED BENZENE TANK - TK6501	26,08,000
9	SODIUM PHENATE TANK TK 6519	18,07,000
10	FRACTN FEED TANK - TK 6503	36,82,000
11	FRACTN FEED TANK -TK 6504	24,69,000
12	HYDRGNITION FEED TANK - TK 6514	23,72,000
13	CRUDE PHENOL TANK - TK 6505	33,98,000
14	TAR TANK - TK 6512	14,17,000
15	PIPING (INCL EFFLUENT SYS)	50,14,47,000
16	WATER SUPPLY SYSTEM	7,45,000
17	LIBRARY BOOKS	14,84,000
18	PERMANENT BUILDING	9,33,81,000
19	TEMPORARY BUILDING	44,58,000
20	WALLS AND FENCING	1,22,16,000
21	BOILER	7,51,78,000
22	DM WATER PLANT	3,16,62,000
23	COOLING WATER PLANT	2,51,69,000
24	RAW WATER RESERVOIR	1,45,62,000
25	COMPRESSOR HOUSE	86,58,000
26	ELECTRICAL INSTALLATION & AC	5,52,28,000
27	ELECTRICAL EQUIPMENTS	2,77,59,000
28	MAIN RECEIVING STATION	8,48,01,000
29	MAIN RECEIVING STATION - open yard	1,38,16,000
30	ELECTRICAL POWER & LIGHTING	6,23,62,000
31	FLARE STACK	1,46,14,000
32	ALUMINIUM LADDER	16,000
33	FURNITURE & FIXTURES	2,44,23,000
34	FIRE FIGHTING EQUIPMENT	5,18,94,000
35	WORKSHOP EQUIPMENT	26,67,000
36	INSTRUMENT EQUIPMENT	1,28,29,000
37	MECHANICAL EQUIPMENT	2,36,09,000
38	QUALITY CONTRIL EQUIPMENT	7,73,92,000
39	OFFICE EQUIPMENT	1,68,44,000
40	MATERILAS HANDLING QUIPMENT	39,68,000
41	TELEPHONES	70,45,000
42	WELFARE EQUIPMENT	8,77,000
43	WEIGH BRIDGE	1,03,83,000
44	SAFETY EQUIPMENT	30,45,000
45	OTHER EQUIPMENT	26,82,000
46	TYPEWRITERS	4,77,000
47	HOSPITAL EQUIPMENTS	8,20,000
48	OTHERS	1,50,37,000
49	ENVIRON. POLLUTION SYSTEM	29,64,000
50	HYDROCARBON GAS DECTECTORS	56,12,000
51	AUTOMATIC DRUM FILLING STATION	86,98,000
52	FOAM FIGHTING & FIRE ALARM SYSTEM	54,69,000
53	PACKAGE BOILER	30,77,000
54	WEIGH BRIDGE	15,30,000
55	QUALITY CONTRIL EQUIPMENT	37,96,610
56	MECHANICAL EQUIPMENT	11,46,845
57	TAR CRACKING	32,64,640
58	OFFICE EQUIPMENT	13,20,138
59	DIGITAL DENSITY METER	8,45,000
60	OTHERS	15,10,825
61	EXECUTIVE CHAIR	32,334
62	VEHICLES	36,429
63	HP DESKTOP COMPUTER	10,76,542
64	OTHER EQUIPMENT	1,15,674
65	MICROSOFT OFFICE	2,31,712
66	WINDOWS 11 PRO	1,18,636
67	Plant and Equipment	5,62,99,356
68	FURNITURE & FIXTURES	13,48,695
69	VEHICLES	5,982

70	OFFICE EQUIPMENT	14,08,339
71	Building	20,39,014
72	Buildings	23,08,372
73	Plant & Equipment	4,44,44,889
74	Furniture & Fixures	63,86,409
75	Vehicles	25,000
76	Office Equipments	30,84,392
77	Intangible Assets	9,99,999
	<b>HYDROGEN PEROXIDE PLANT</b>	
1	H2O2 PLANT	1,00,69,40,000
2	CONCENTRATION UNIT	20,69,11,000
3	H2 PLANT	14,46,01,000
4	TANK FARM CONICAL	1,98,32,000
5	FILLING STATION	52,40,000
6	FIRE PROTECTION SYSTEM	56,54,000
7	WEIGH BRIDGE	44,000
8	ELECTRICAL INSTALLATION & AC	95,78,000
9	INSTRUMENT EQUIPMENTS	1,89,41,000
10	PERMANENT BUILDING	1,23,83,000
	<b>UTILITY AUGUMENTATION PLANT</b>	
1	N2, H2 BULLETS	1,75,74,000
2	SUB STATION	4,74,76,000
3	FIRE PROTECTION SYSTEM	1,22,09,000
4	DM WATER POLISHING PLANT	35,95,000
5	ADDITION TO BOILER	24,56,000
6	ADDITION TO AIR COMPRESSOR	47,58,000
7	ADDITION TO PTP	29,59,000
8	ADITION TO EPT	12,09,000
9	ADDITION TO H2 PLANT	13,66,000
10	NEW AIR COMPRESSOR	2,00,84,000
	<b>CAPTIVE POWER PLANT</b>	27,40,75,000
	<b>T o t a l - Plant &amp; Machinery</b>	
	<b>STORAGE TANK</b>	
1	LEAN PROPYLENE (BULLETS 102-S004 A) -85	87,10,000
	(102-S-004 B) -85	87,10,000
2	CHEMICAL GRADE PROPYLENE (BULLETS 102-S-001 A -85	87,10,000
	(102-S-001 B -85)	87,10,000
3	CUMENE:	
	PRODUCT TANK : TK-6518-A - 1472	34,85,000
	PRODUCT TANK : TK-6518-B - 1472	69,68,000
	PRODUCT TANK : TK-6518-C - 1636	49,96,000
	RUNDOWN TANK : TK-6515-86	4,84,000
	RUNDOWN TANK : TK-6516-86	4,84,000
	RUNDOWN TANK : TK-6517-86	4,84,000
4	PHENOL (BULK):	
	PRODUCT TANK : TK-9403-A	21,03,000
	PRODUCT TANK : TK-9403-B	21,03,000
	PRODUCT TANK : TK-9403-C	21,03,000
	RUNDOWN TANK : TK-6509	4,94,000
	RUNDOWN TANK : TK-6510	4,94,000
	RUNDOWN TANK : TK-6511	4,94,000
5	HYDRATED PHENOL:	
	PRODUCT TANK : TK-9405-A	5,23,000
	PRODUCT TANK : TK-9405-B	5,23,000
6	ACETONE (BULK):	
	PRODUCT TANK : TK-9402 A	16,04,000
	PRODUCT TANK : TK-9402 B	16,04,000
	PRODUCT TANK : TK-4902 C	37,25,000
	RUNDOWN TANK : TK-6506	4,16,000
	RUNDOWN TANK : TK-6507	4,16,000
	RUNDOWN TANK : TK-6508	4,16,000
7	HEAVY ENDS OF CUMENE TK-6520	4,51,000
8	CUMOX WASTE OIL:	
	PRODUCT TANK TK6512	6,42,000
	PRODUCT TANK TK6513	6,42,000
9	DRAG BENZENE TK 6502	12,19,000
10	HYDROGEN BULLETS @ 360 cu.m	17,42,000
	<b>RAW MATERIAL TANKS</b>	
1	LPG - INCOMING:	
	102-S-003 A	2,59,16,000
	102-S-003 B	2,59,16,000
	LPG - RETURNS:	
	102-S-002 A	2,59,16,000

	102-S-002 B	2,59,16,000
2	BENZENE:	
	TK 9401-A	39,28,000
	TK 9401 -B	39,28,000
3	CAUSTIC SODA LYE TK 4004	2,81,000
4	SULPHURIC ACID:	
	TK - 3501	2,86,000
	TK - 3504	2,86,000
5	L S H S / FURNACE OIL	
	TK 9404 A	10,81,000
	TK 9404 B	10,81,000
	TK 9439	10,81,000
	TK 6002	10,81,000
6	NITROGEN (CUM) 4 BULLETS	2,66,06,000
	<b>TOTAL</b>	<b>5,01,74,25,831</b>
7	MSS-ERP DATA CENTRE	9,50,000
		-
	<b>GRAND TOTAL</b>	<b>5,01,83,75,831</b>
	Round off	<b>5,01,83,80,000</b>

<b>ADD Ons Required</b>		
Earthquake (Fire and Shock), volcanic eruption + Tsunami		5,01,83,75,831
STFI		5,01,83,75,831
Omission to Insure - 5 % of the SI		25,09,18,792
Escalation - 5% of the SI		25,09,18,792
Accidental Damage		5,00,00,000
Debris Removal in excess of 1% of the claim amount		5,00,00,000
Claims preparation cost		1,00,00,000
Waiver of Underinsurance - 5 % of the SI		25,09,18,792
Loss Minimization Expenses		1,00,00,000
Employees Personal Property (Rs. 50,000 / employee)		1,00,00,000
Minor Works		5,00,00,000
Involuntary Betterment		5,00,00,000
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	

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>		
<b>Annexure - 2</b>		
<b>FIRE LOSS PROFIT POLICY</b>		
<b>Policy period: 01.04.2026 to 31.03.2027</b>		
SL. No.	ITEM	Sum Assured
1	Propylene Plant	39876000
2	Cumene Plant	343043000
3	Cumox Unit	815617000
4	Tar Cracking	24775000
5	Hydrogen Peroxide	1006940000
6	Hydrogen Plant - Old	40830000
7	Hydrogen Plant - New	144601000
	STOCK-IN-PROCESS	
1	LPG	11655000
2	Cumene	18382000
3	Phenol	50622000
4	Acetone	32225000
5	Hot Oil	4675000
6	H2o2 Working solutions	15000000
	<b>TOTAL</b>	<b>2548241000</b>

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)	146630000
Layoff & R/Compensation	1500000
120% Load.	
50% Load.	
ADD Ons Required	
Earthquake (Fire and Shock), volcanic eruption + Tsunami	146630000
STFI	146630000
Customer / Supplier Extension	50000000
Extension to cover loss due to failure of public electricity/gas/water s	50000000
Prevention of access	50000000
Professional Fees	10000000
Excess	Min. as per tariff - To be specified

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL				
Annexure-3				
STOCK OF FINISHED GOODS AND RAW MATERIALS				
Policy period: 01.04.2026 to 31.03.2027				
S.NO.	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
				Rupees
	RAW MATERIALS			
1	LPG INCOMING	102-S-003A	900	69930000
		102-S-003B	900	69930000
	RETURNS	102-S-002A	350	27195000
		102-S-002B	350	27195000
2	BENZENE	TK 9401-A	700	46130000
		TK 9401-B	600	39540000
3	CAUSTIC SODA LYE	TK -4004	70	3346000
4	SULPHURIC ACID	TK - 350001	40	828000
		TK - 350004	40	828000
5	FO / LSHS	TK - 9404 A, B, 9439, 6004	200	9460000
	-do-	in plant	100	4730000
6	CHLORINE	CYLINDER	0.1	3000
7	WATER TREATMENT CHEMICALS	IN TINS	2	200000
8	NITROGEN (Cu.M)	4 BULLETTES	8400	90000
9	FEROUS SULPHATE, UREA, DIMMONIUM SULPHATE,LIMR, ALUM,MONOSODIUM SULPH		1	200000
10	OTHER MISC. ITEM & ERP DATA CENTRE		1	3500000
11	STORES AND SPARES			80000000
13	HOT OIL/THERMINOL		20	8500000
14	SPA CATALYST (MT)		10	7057000
15	PF 4 CATALYST		1	3600000
16	PHENOL TREATMENT CATALYST		1	1534000
17	BARRELS & OTHER PACKING MATERIALS NOS.		3000	4935000
18	CARBOYS		5000	1170000
19	SOLVESSO 150		9360	964000
20	PALLADIUM CATALYST (KG)		223	8496000
21	2 ETHYLANTHRA QUINON (EAQ) -KG		5000	3340000
22	2 METHYL CYCLOHEXYL ANCETATE - KG		6500	1573000
	FINISHED GOODS			0
23	LEAN PROPYLENE	BULL.102-S-00 4A	68	5420000
		BULL.102-S-00 4B	68	5420000
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	56560000
		TK-6518 B	700	49490000
		TK-6518 C	600	42420000
26	PHENOL (BULK)	PRODUCT TANK		
		TK-9403-A	800	82400000
		TK-9403-B	700	72100000
		TK-9403-C	500	51500000

27	HYDRATED PHENOL	PRODUCT TANK		0
		TK-9405-A	80	8240000
		TK-9405-B	80	8240000
28	PHENOL (DRUMS)	(In DRUMS @ 215 KG)	60	6900000
29	ACETONE (BULK)	PRODUCT TANK		
		TK - 9402-A	400	32200000
		TK - 9402-B	400	32200000
		TK -9402 -C	400	32200000
30	ACETONE (DRUM)	(In DRUMS OF @160 KG)	5	477500
31	HEAVY ENDS OF CUMENE	PRODUCT TANK		
		TK 6520	80	4800000
32	CUMOX WASTE OIL	PRODUCT TANK		0
		TK 6512	80	2320000
		TK 6513	80	2320000
33	HYDROGEN	BULLETS @360 Cu.M	100	3000
34	HYDROGEN PEROXIDE	TK 10T A & B	200	5400000
		TK 10 T C	100	2700000
35	HYDROGEN PEROXIDE IN CARBOY		20	540000
	Others			29000
	GRAND TOTAL			<b>959653500</b>
	<b>ADD Ons Required</b>			Rupees
	Earthquake (Fire and Shock), volcanic eruption + Tsunami			959653500
	STFI			959653500
	Debris Removal in excess of 1% of the claim amount			30000000
	Claims preparation cost			1000000
	Waiver of Underinsurance - 5 % of the SI			47982675
	Loss Minimization Expenses			1000000
	Stocks Covered on Declaration Basis			
	Accidental Damage			30000000
	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 - 4				
WORK IN PROGRESS AND HOT OIL				
Policy period: 01.04.2026 to 31.03.2027				
SL NO	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
1	PROPELYNE - LPG		150	11655000
2	CUMENE IN ROUND DOWN TANK	TK 6515	50	3535000
		TK 6516	50	3535000
		TK 6517	50	3535000
	IN OTHER TANK /PIPE LINES		110	7777000
3	PHENOL IN ROUND DOWN TANK	TK 6509	60	5562000
		TK 6510	60	5562000
		TK 6511	60	5562000
	IN OTHER TANK /PIPE LINES		480	33936000
4	ACTONE IN ROUND DOWN TANK	TK 6506	50	4025000
		TK 6507	50	4025000
		TK 6508	50	4025000

	IN OTHER TANK /PIPE LINES		285	20150000
5	HOT OIL/THERMINOL		11	4675000
6	SPAI CATALYST		31	21878000
7	VARIOUS PLANTS:			
	MISCELLENOUS		1	520000
	PF 4 CATALYST		0.54	1944000
	PHENOL TREATMENT CATALYST		6.59	10110000
	OTHER CHEMICALS		1	9626000
8	H2O2 ROUND DOWN TANK		100	2700000
9	H2O2 WORKING SOLUTIONS (2EAQ, 2MCA, Solvesso, etc)		1	15000000
	<b>GRAND TOTAL</b>			<b>179337000</b>
	ADD Ons Required			
	Earthquake (Fire and Shock), volcanic eruption + Tsunami			179337000
	STFI			179337000
	Debris Removal in excess of 1% of the claim amount			5000000
	Claims preparation cost			1000000
	Waiver of Underinsurance - 5 % of the SI			8966850
	Loss Minimization Expenses			1000000
	Designation of Property Clause			
	Stocks Covered on Declaration Basis			
	Accidental Damage			30000000
	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

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>				
<b>Annexure - 5</b>				
<b>FIRE POLICY - BOILER AND PRESSURE PLANT</b>				
	Location: Ambalamugal			
	Policy period: 01.04.2026 to 31.03.2027			
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	36760000
2	M/s Walchandnagar Industries Ltd Pune, Makers No. BT 223 Capacity 18 Tonnes/HR	K 480	1985	36760000
3	M/s Sterling strips P Ltd; Mumbai 080, Capacity 5 Tonnes/HR	K607	1992	3720000
4	M/s Mistry Prabhudas Manji, Bombay Makers No. E-2014, Capacity 3 Tommes/HR	K616	1985	4650000
5	M/s Richardson & Crudas Ltd, Mumbai Makers No. E 2008, Capacity 5 Tonnes/Hr	K 617	1985	28100000
	<b>TOTAL</b>			<b>109990000</b>
	Extensions Required			
	Owners' Surrounding Property		10999171.70	
	Third Party Liability		10999171.70	
	Deductible		Min. as per tariff - To be specified	

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL				
Annexure -6				
SPECIAL CONTINGENCY INSURANCE POLICY / SFSP & Accidental Damage - (PIPES)				
Policy period: 01.04.2026 to 31.03.2027				
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	828000	4735000
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	672000	3472000
		11200000	1532000	12732000
	ADD Ons Required			
	Earthquake (Fire and Shock), volcanic eruption + Tsunami			12732000
	STFI			12732000
	Omission to Insure - 5 % of the SI			636600
	Escalation - 5% of the SI			636600
	Accidental Damage			638500.0172
	Debris Removal in excess of 1% of the claim amount			638500.0172
	Claims preparation cost			638500.0172
	Waiver of Underinsurance - 5 % of the SI			636600
	Loss Minimization Expenses			638500.0172
	Local Authority Clause			
	Excess	Min. as per tariff - To be specified		

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL			
Annexure - 7			
Fire policy for Township Buildings at Irimpanam			
Policy period: 01.04.2026 to 31.03.2027			
ITEM NO	DESCRIPTION OF ITEM	LOCATION	SUM INSURED (Rupees)
		Irimpanam P.O., Ernakulam dist, Kerala	
1	Fire policy for Township Buildings at Irimpanam		70000000
	Year of Manufacturing	1992	
	Details of Township Buildings		
	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)		
	<b>TOTAL</b>		<b>70000000</b>
		<b>(Rupees Seven crore only)</b>	
	<b>ADD Ons Required</b>		
	Earthquake (Fire and Shock), volcanic eruption + Tsunami		70000000
	STFI		70000000
	Omission to Insure - 5 % of the SI		3500000
	Escalation - 5% of the SI		3500000
	Accidental Damage		3500000
	Debris Removal in excess of 1% of the claim amount		3500000
	Claims preparation cost		1000000
	Waiver of Underinsurance - 5 % of the SI		3500000
	Loss Minimization Expenses		1000000
	Local Authority Clause		
	Excess	Min. as per tariff - To be specified	

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL	
Annexure - 8	
MARINE SPECIAL DECLARATION -OPEN COVER INSURANCE POLICY	
Policy period: 01.04.2026 to 31.03.2027	
	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.
	Maximum value of single consignment will be Rs.1,10,00,000/-
	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.

: All Risk including SRCC		
Sl. No.	Item covered	Sum Assured (Rs)
1	Cumene	500000000
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	<b>Finished Goods</b>	
	Phenol in tankers and drums	
	Acetone in tankers and drums	
	Hydrogen peroxide in tankers and drums	
	<b>Sum Assured (Fifty Crores only)</b>	<b>500000000</b>
		<b>(Rupees Fifty crore only)</b>
	<b>Conveyance</b>	
	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	
	<b>Basis of valuation</b>	
	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	
	Excess	Rs. 10,000 flat for each and every loss

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL		
Annexure-9		
FIDELITY GUARANTEE INSURANCE POLICY		
Policy period: 01.04.2026 to 31.03.2027		
		RS.
		<b>5000000</b>
	Guarantee Amount	(Rupees Fifty Lakhs only)
	No. of Persons to be covered	12 Nos.
	Finance department employees (Permanent and Temporary)	
	Excess	Min. as per tariff - To be specified

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>			
<b>Annexure - 10</b>			
<b>PUBLIC LIABILITY POLICIES</b>			
<b>Policy period: 01.04.2026 to 31.03.2027</b>			
	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	
		<b>Estimated Annual Turnover; Rs. 600 Crores</b>	
	Indemnity Limit		Sum Assured (Rs)
	Any One Accident	(Rupees five crore only)	<b>50000000</b>
	Any One Year	(Rupees Thirty crore only)	<b>300000000</b>
	<b>Note: Annual Report available on our site <a href="http://www.hoclindia.com">www.hoclindia.com</a></b>		
	Excess	To be specified	

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>	
<b>Annexure - 11</b>	
<b>Directors and Officers Liability Insurance Policy</b>	
<b>Policy period: 01.04.2026 to 31.03.2027</b>	
	<b>Sum Assured (Rs)</b>
<b>All the Directors and Officers of the company</b>	<b>3,00,00,000</b>
122 officers in addition to the Board of Directors	
	(Rupees Three crore only)
<b>Coverages</b>	
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 1.4.2026	
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	
	<b>Excess</b>	<b>To be specified</b>

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>	
<b>Annexure - 12</b>	
<b>Commercial General Liability Policy</b>	
<b>Policy period: 01.04.2026 to 31.03.2027</b>	
	Sum Assured (Rs)
Any one accident : Any one year : 1:1	<b>20000000</b>
	(Rupees Two Crore only)
	<b>Coverages</b>
	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 belonging to the Principal and/or their Contractors and/or their Sub-Contractor	
	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	
	<b>Excess</b>	<b>To be specified</b>

<b>HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL</b>			
<b>Annexure - 13</b>			
<b>Cyber Risk Insurance Policy</b>			
<b>Policy period: 01.04.2026 to 31.03.2027</b>			
1	Name of Proposer	<b>HINDUSTAN ORGANIC CHEMICALS LTD</b>	
2	Web site	www.hoclindia.com	
3	Principal address of Proposer	AMBALAMUGAL, PIN-682302, ERNAKULAM DIST., KERALA	
4	Business Description Insurance Business:	MANUFACTURING	
		<b>(Rs. In Lakhs)</b>	<b>(Rs. In Lakhs)</b>
5	Particulars	<b>Previous Year</b>	<b>Current Year</b>
		2024-25	2025-26 (Nine Months)
	<b>Total Gross Revenue</b>	<b>53586.76</b>	<b>43739.87</b>
	Geographical Split of the Company's Total Gross Revenue (%)		
	European Union		
	United States		
6	Desired Coverage:		
7	p Cyber/Privacy Extortion		
	Total Sum Assured	Rs.10000000	<b>(Rs. One Crore only)</b>