



HINDUSTAN ORGANIC CHEMICALS LTD

(A Government of India Enterprise)

AMBALAMUGAL, KOCHI – 682 302

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

FIN/INS/ENQ/2021-22

08/02/2021

M/s.

Dear Sir,

Sub: Renewal of Insurance Policies for the Year 2021-22

The various Fire/Marine policies & Public Liability Insurance Policy existing are expiring on 31/03/2021. In this context, we request you to submit your lowest firm rates **electronically** for renewal of the under mentioned policies in the enclosed formats. Tender documents may be downloaded from www.hoclindia.com or www.eprocure.gov.in

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

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

Due date and Time for submission of Tender : 09.03.2021, 2.00 PM

Bid Opening date and Time : 10.03.2021, 2.00 PM

Thanking you,

Yours faithfully,

For Hindustan Organic Chemicals Limited

P.O. Luise

General Manager (Finance) & CFO

A Fire Policy

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

B Declaration Policy

9. Marine Inland Transit Policy

C Other Policies

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

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 2021-22" in file - "Insurance Renewal Annexure-2021-22".

2. Earthquake

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

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

- 1.** HOCL reserves the right to accept other than the lowest quotations, reject any or all quotations at the discretion without assigning any reason thereof. HOCL also reserves the right to fix the sharing patterns among insurance companies.
- 2.** Draft policy copies with all conditions should be furnished separately along with Price bid.
- 3.** The values are indicative and are subject to change at the time of renewal.
- 4.** In the case of Boiler and pressure vessels, details of categorization and percentage cost. Breakup of the boilers are also given.
- 5.** The petro-chemical tariff details as per T A C / I R D A are to be incorporated in the quotations. If there is any change in the basic fire rate, the reasons for any loading/discounts should be clearly mentioned in the price bid. The de- tariffed quotes should be based on IRDA guidelines.
- 6.** All the eligible discounts under Petrochemical Tariff may be considered while arriving at the rates. The rate quoted should be net of discount without any condition and should be firm for policy period. No subsequent increase in premium will be allowed at any circumstances
- 7.** The premium computation with rates for each item in the format enclosed must be furnished.
- 8.** The offer of the bidder shall have to be kept valid for a period of 3 (three) months from the date of submission of tender.
- 9.** The details of voluntary excess/compulsory excess/special exclusion/special excess/special conditions and special perils applicable for each polices 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. An Excel file with details for each Policy is attached separately.

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

Renewal of Insurance Policies & Public Liability Insurance Policy for the Year 2021-22

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CONDITIONS

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

Signature

Name of Authorized Signatory

Name of Insurance company

Instructions for Online Bid Submission

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

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

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

REGISTRATION

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

SEARCHING FOR TENDER DOCUMENTS

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

PREPARATION OF BIDS

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

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

SUBMISSION OF BIDS

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

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

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

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

ASSISTANCE TO BIDDERS

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

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

* * * *

GENERAL INSTRUCTIONS TO BIDDERS FOR E BID SUBMISSION

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

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

GENERAL CONDITIONS OF TENDER

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

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

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

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

HINDUSTAN ORGANIC CHEMICALS LIMITED

Renewal of Insurance Policies for the year 2021-22

Amount: Rupees

Policy period: 01.04.2021 to 31.03.2022

Name of Policy	Sum Assured 2021-22	Premium Quoted 2021-22
1. Fire Policy for Plant & Machinery, CPP and Storage Tanks	4,885,000,000	
2. Fire Loss of Profit Policy	400,000,000	
3. Fire Policies Covering Raw Material and Finished Goods.	838,300,000	
4. Fire Policy Covering Work-In-Progress and Hot Oil	220,340,000	
5. Boilers and Pressure Plant Policy.	109,990,000	
6. Fire Policy (Stock at Cochin Port)	500,000	
7. Special Contingency Policies (SFSP and Accidental damage to Pipe Line).	12,770,000	
8. Fire policy for Township Buildings at Irimpanam.	70,000,000	
9. Marine Inland Transit Policy (Declaration Policy)	500,000,000	
10. Fidelity Guarantee Policy	5,000,000	
11. Money Insurance Policy (Cash in transit)	2,000,000	
12. Money Insurance Policy (Cash in safe)	200,000	
13. Public Liability Act & Industrial Policy - Any one accident Rs. 5 Crore, Aggregate Rs. 15 Crore	150,000,000	
14. Directors and Officers Liability Policy	30,000,000	
15. Commercial General Liability Policy (New Policy)	20,000,000	
Total	7,244,100,000	
GST 18%		
Total Premium		

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL

Annexure-1

FIRE POLICY FOR PLANT & MACHINERY

Policy period: 01.04.2021 to 31.03.2022

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

Sl. No	PARTICULARS	Sum Assured
	HYDROGEN PEROXIDE PLANT	
1	H2O2 PLANT	1,006,940,000
2	CONCENTRATION UNIT	206,911,000
3	H2 PLANT	144,601,000
4	TANK FARM CONICAL	19,832,000
5	FILLING STATION	5,240,000
6	FIRE PROTECTION SYSTEM	5,654,000
7	WEIGH BRIDGE	44,000
8	ELECTRICAL INSTALLATION & AC	9,578,000
9	INSTRUMENT EQUIPMENTS	18,941,000
10	PERMANENT BUILDING	12,383,000
	UTILITY AUGUMENTATION PLANT	
1	N2, H2 BULLETS	17,574,000
2	SUB STATION	47,476,000
3	FIRE PROTECTION SYSTEM	12,209,000
4	DM WATER POLISHING PLANT	3,595,000
5	ADDITION TO BOILER	2,456,000
6	ADDITION TO AIR COMPRESSOR	4,758,000
7	ADDITION TO PTP	2,959,000
8	ADITION TO EPT	1,209,000
9	ADDITION TO H2 PLANT	1,366,000
10	NEW AIR COMPRESSOR	20,084,000
	CAPTIVE POWER PLANT	274,075,000
	T o t a l - Plant & Machinery	
	STORAGE TANK	
1	LEAN PROPYLENE (BULLETS 102-S004 A) -85	8,710,000
	(102-S-004 B) -85	8,710,000
2	CHEMICAL GRADE PROPYLENE (BULLETS 102-S-001 A -85	8,710,000
	(102-S-001 B -85)	8,710,000
3	CUMENE:	
	PRODUCT TANK : TK-6518-A - 1472	3,485,000
	PRODUCT TANK : TK-6518-B - 1472	6,968,000
	PRODUCT TANK : TK-6518-C - 1636	4,996,000
	RUNDOWN TANK : TK-6515-86	484,000
	RUNDOWN TANK : TK-6516-86	484,000
	RUNDOWN TANK : TK-6517-86	484,000
4	PHENOL (BULK):	
	PRODUCT TANK : TK-9403-A	2,103,000
	PRODUCT TANK : TK-9403-B	2,103,000
	PRODUCT TANK : TK-9403-C	2,103,000
	RUNDOWN TANK : TK-6509	494,000
	RUNDOWN TANK : TK-6510	494,000
	RUNDOWN TANK : TK-6511	494,000
5	HYDRATED PHENOL:	
	PRODUCT TANK : TK-9405-A	523,000
	PRODUCT TANK : TK-9405-B	523,000
6	ACETONE (BULK):	
	PRODUCT TANK : TK-9402 A	1,604,000
	PRODUCT TANK : TK-9402 B	1,604,000
	PRODUCT TANK : TK-4902 C	3,725,000
	RUNDOWN TANK : TK-6506	416,000
	RUNDOWN TANK : TK-6507	416,000
	RUNDOWN TANK : TK-6508	416,000
7	HEAVY ENDS OF CUMENE TK-6520	451,000
8	CUMOX WASTE OIL:	
	: PRODUCT TANK TK6512	642,000
	PRODUCT TANK TK6513	642,000
9	DRAG BENZENE TK 6502	1,219,000

Sl. No	PARTICULARS	Sum Assured
10	HYDROGEN BULLETS @ 360 cu.m	1,742,000
	RAW MATERIAL TANKS	
1	LPG - INCOMING:	
	102-S-003 A	25,916,000
	102-S-003 B	25,916,000
	LPG - RETURNS:	
	102-S-002 A	25,916,000
	102-S-002 B	25,916,000
2	BENZENE:	
	TK 9401-A	3,928,000
	TK 9401 -B	3,928,000
3	CAUSTIC SODA LYE TK 4004	281,000
4	SULPHURIC ACID:	
	TK - 3501	286,000
	TK - 3504	286,000
5	L S H S / FURNACE OIL	
	TK 9404 A	1,081,000
	TK 9404 B	1,081,000
	TK 9439	1,081,000
	TK 6002	1,081,000
6	NITROGEN (CUM) 4 BULLETS	26,606,000
	TOTAL	4,884,050,000
7	MSS-ERP DATA CENTRE	950,000
		-
	GRAND TOTAL	4,885,000,000

ADD Ons Required		
Earthquake (Fire and Shock), volcanic eruption + Tsunami		4,885,000,000
STFI		4,885,000,000
Omission to Insure - 5 % of the SI		244,250,000
Escalation - 5% of the SI		244,250,000
Accidental Damage		50,000,000
Debris Removal in excess of 1% of the claim amount		50,000,000
Claims preparation cost		10,000,000
Waiver of Underinsurance - 5 % of the SI		244,250,000
Loss Minimization Expenses		10,000,000
Employees Personal Property (Rs. 50,000 / employee)		10,000,000
Minor Works		50,000,000
Involuntary Betterment		50,000,000
Reinstatement Value Clause		
Local Authority Clause		
Nominated adjusters clause	Proclaim, Puri Crawford & Mack	
On-Account payment	60% of the admissible claim	
Seventy two Hours clause		
Designation of Property Clause		
Excess	Min. as per tariff - To be specified	

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 2

FIRE LOSS PROFIT POLICY

Policy period: 01.04.2021 to 31.03.2022

		Sum Assured
SL.	ITEM	
1	Propylene Plant	39,876,000
2	Cumene Plant	343,043,000
3	Cumox Unit	815,617,000
4	Tar Cracking	24,775,000
5	Hydrogen Peroxide	1,006,940,000
6	Hydrogen Plant - Old	40,830,000
7	Hydrogen Plant - New	144,601,000
	STOCK-IN-PROCESS	
1	LPG	8,550,000
2	Cumene	16,900,000
3	Phenol	47,280,000
4	Acetone	26,535,000
5	Hot Oil	18,816,000
6	H2o2 Working solutions	44,326,000
	TOTAL	2,578,089,000

Fire Average Rate

E Q Average Rate

Fire Average with 120 % Loading

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

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

120% Load.

50% Load.

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

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

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

Policy period: 01.04.2021 to 31.03.2022

S.NO.	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
				Rupees
	RAW MATERIALS			
1	LPG INCOMING	102-S-003A	900	58500000
		102-S-003B	900	58500000
	RETURNS	102-S-002A	350	22750000
		102-S-002B	350	22750000
2	BENZENE	TK 9401-A	700	42000000
		TK 9401-B	600	36000000
3	CAUSTIC SODA LYE	TK -4004	70	2478000
4	SULPHURIC ACID	TK - 350001	40	472000
		TK - 350004	40	472000
5	F O / L S F O	TK - 9404 A, B, 9439, 6002	200	6000000
	-do-	in plant	100	3000000
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 SULPHATE		1	200000
10	OTHER MISC. ITEM & ERP DATA CENTRE		1	35000000
11	STORES AND SPARES			80000000
12	HOT OIL		10	1972000
13	THERMINOL		55	10847000
14	SPA 1 CATALYST (MT)		6	3128000
15	PF 4 CATALYST		5.4	4859000
16	PHENOL TREATMENT CATALYST		6.6	10110000
17	BARRELS & OTHER PACKING MATERIALS NOS.		3000	4425000
18	CARBOYS		5000	1250000
19	SOLVESSO 150		16	1176000
20	PALLADIUM CATALYST (KG)		229	8720000
21	2 ETHYLANTHRA QUINON (EAQ)		12	9432000
22	2 METHYL CYCLOHEXYL ANCETATE		8	1320000

S.NO.	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
	FINISHED GOODS			0
23	LEAN PROPYLENE	BULL.102-S-00 4A	68	4420000
		BULL.102-S-00 4B	68	4420000
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	52000000
		TK-6518 B	700	45500000
		TK-6518 C	600	39000000
26	PHENOL (BULK)	PRODUCT TANK		0
		TK-9403-A	800	58400000
		TK-9403-B	700	51100000
		TK-9403-C	500	36500000
27	HYDRATED PHENOL	PRODUCT TANK		0
		TK-9405-A	80	5840000
		TK-9405-B	80	5840000
28	PHENOL (DRUMS)	(In DRUMS @ 215 KG)	60	4980000
				0
29	ACETONE (BULK)	PRODUCT TANK		0
		TK - 9402-A	400	30000000
		TK - 9402-B	400	30000000
		TK -9402 -C	400	30000000
30	ACETONE (DRUM)	(In DRUMS OF @160 KG)	10	750000
31	HEAVY ENDS OF CUMENE	PRODUCT TANK		0
		TK 6520	80	3360000
32	CUMOX WASTE OIL	PRODUCT TANK		0
		TK 6512	80	1200000
		TK 6513	80	1200000
33	HYDROGEN	BULLETS @360 Cu.M	100	3000
34	HYDROGEN PEROXIDE	TK 10T A & B	200	5000000
		TK 10 T C	100	2500000
35	HYDROGEN PEROXIDE IN CARBOY		20	600000
	Others			33000
	GRAND TOTAL			838300000

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 4

WORK IN PROGRESS AND HOT OIL: 2020-21

Policy period: 01.04.2021 to 31.03.2022

SL NO	PARTICULARS	STORAGE TANK NO	QTY (MT)	SUM INSURED
1	PROPELYNE - LPG		150	8550000
2	CUMENE IN ROUND DOWN TANK	TK 6515	50	3250000
		TK 6516	50	3250000
		TK 6517	50	3250000
	IN OTHER TANK /PIPE LINES		110	7150000
3	PHENOL IN ROUND DOWN TANK	TK 6509	60	6000000
		TK 6510	60	6000000
		TK 6511	60	6000000
	IN OTHER TANK /PIPE LINES		480	29280000
4	ACTONE IN ROUND DOWN TANK	TK 6506	50	3050000
		TK 6507	50	3050000
		TK 6508	50	3050000
	IN OTHER TANK /PIPE LINES		285	17385000
5	HOT OIL/THERMINOL		120	18816000
6	SPAI CATALYST		63	30000000
7	VARIOUS PLANTS:			
	MISCELLENOUS		1	520000
	PF 4 CATALYST		0.6	2520000
	PHENOL TREATMENT CATALYST		4.76	3108000
	OTHER CHEMICALS		1	13985000
8	H2O2 ROUND DOWN TANK		208	7800000
9	H2O2 WORKING SOLUTIONS		1	44326000
	GRAND TOTAL			220340000

ADD Ons Required	
Earthquake (Fire and Shock), volcanic eruption + Tsunami	220,340,000
STFI	220,340,000
Debris Removal in excess of 1% of the claim amount	5,000,000
Claims preparation cost	1,000,000
Waiver of Underinsurance - 5 % of the SI	11,017,000
Loss Minimization Expenses	1,000,000
Designation of Property Clause	
Stocks Covered on Declaration Basis	
Accidental Damage	30,000,000
Nominated adjusters clause	Proclaim, Puri Crawford & Mack
On-Account payment	60% of the admissible claim
Seventy two Hours clause	
Excess	Min. as per tariff - To be specified

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 5

FIRE POLICY - BOILER AND PRESSURE PLANT

Location: Ambalamugal

Policy period: 01.04.2021 to 31.03.2022

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
	TOTAL			109990000

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

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 6

FIRE POLICY FOR STOCK AT COCHIN PORT - DECLARATION POLICY

Policy period: 01.04.2021 to 31.03.2022

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

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

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

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

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 7

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

Policy period: 01.04.2021 to 31.03.2022

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

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

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

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

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL

Annexure - 8

Fire policy for Township Buildings at Irimpanam

Policy period: 01.04.2021 to 31.03.2022

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

(Rupees Seven crore only)

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

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 9

MARINE SPECIAL DECLARATION - OPEN COVER INSURANCE POLICY

Policy period: 01.04.2021 to 31.03.2022

For transportation of raw materials & Finished goods, as per details given below from Ambalamugal to various places inside India/outside India and from various places in India/outside India to Ambalamugal by Rail,Road, Air and Sea going Vessels.

The value of single consignment will be Rs.30,00,000/-

Monthly Declaration of the receipts / despatch of goods will be furnished.

Refund due on the basis of actual declaration to be allowed at the year end.

Risk Covered : All Risk including SRCC

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

(Rupees Fifty crore only)

Conveyance

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

Basis of valuation

Domestic - CIF + 10%, Inter-Depot/job work/inter factory movement-Stock transfer value + 10%

Terms of cover

Institute Cargo Clauses (A) 2009
Institute Strikes Clauses (Cargo) 2009
For FOB / CFR and other such shipments - FOB Clause, and Sellers Interest Clause
Institute Cargo Clauses (Air) 2009
Institute Strike Clauses (Air Cargo) 2009
Cargo termination of storage in Transit Clause -2004
Cargo termination of Transit Clause (Terrorisam) - 2004
Inland Transit (Rail or Road) Clause- A
Strikes, Riots & Civil Commotion Clause
Theft, Pilferage & Non-delivery covered.
Loading / Unloading Covered

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure-10

FIDELITY GUARANTEE INSURANCE POLICY

Policy period: 01.04.2021 to 31.03.2022

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

HINDUSTAN ORGANIC CHEMICALS LTD, AMBALAMUGAL

ANNEXURE- 11

MONEY IN TRANSIT POLICY

Policy period: 01.04.2021 to 31.03.2022

Rs.

Address of Place between which money will be carried:

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

Mode of transport:

By Car/Two wheeler, Approx. 8 Kms.

Estimated amount of money in transit per year Rs.

2,000,000.00

(Twenty lakhs only)

Limit of any one Loss

200,000.00

(Rs.Two lakhs only)

No. of Persons to be covered : 13 Nos.

Finance department employees (Permanent and Temporary)

Extensions Required

Riot, Strike Malicious Damage

Theft

Terrorism

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

HINDUSTAN ORGANIC CHEMICALS LTD; AMBALAMUGAL

Annexure-12

MONEY INSURANCE POLICY (CASH IN SAFE): 2021-22

Cash in Defender Safe - Godrej & Boyce - kept in Administrative Building of HOCL -	<u><u>200,000.00</u></u> (Rupees Two lakhs only)
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Extensions Required	
RSMD	
Theft	
Excess	5 % of claim amount subject to minimum of INR 2500 - To be specified

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 13

PUBLIC LIABILITY POLICIES

Policy period: 01.04.2021 to 31.03.2022

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

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

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

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

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

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

Excess	To be specified
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HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 14

Directors and Officers Liability Insurance Policy

Policy period: 01.04.2021 to 31.03.2022

Sum Assured (Rs)

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

HINDUSTAN ORGANIC CHEMICALS LTD AMBALAMUGAL

Annexure - 15

Commercial General Liability Policy

Policy period: 01.04.2021 to 31.03.2022

Sum Assured (Rs)

Any one accident : Any one year : 1:1	20,000,000
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(Rupees Two Crore only)

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

Excess	To be specified
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