



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

| 1. Insured's Details : | | | | | |
|------------------------|---|--|---------------|---|------------------------------------|
| Insured Name | : | NATURAL ORGANIC FARM | E-mail Id/Fax | : | kailash@jainuineinsurance.co.in, / |
| Customer ID | : | PO92763942 | PAN No. | : | |
| Address | : | AT - DUMERMUNDA, PO - SIROL, KESINGA, DIST-KALAHANDI-766012 (ODISHA) | GSTIN/UIN. | : | 21ABCPC1359H1ZB / NA |
| | | KESINGA ,ODISHA, 766012 | | | |
| Phone No. | : | | | : | |

| 2. Issuing Office Details : | | | | | |
|-----------------------------|---|---|-----------------|---|--|
| Office Name | : | DO II AURANGABAD (160500) | E-mail Id/Fax | : | nia.160500@newindia.co.in / 02402486895 |
| Office Code | : | 160500 | S.Tax Regn. No. | : | AAACN4165CST178 |
| Address | : | LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD | GSTIN | : | 27AAACN4165C3ZP |
| | | ,431003 MAHARASHTRA , 431003. | | | |
| Phone No. | : | 02402482688 / 02402480985 | SAC | : | 997137 (Other property insurance services) |

| 3. Policy Details : | |
|--------------------------------------|--|
| Policy Number | : 16050011214300000034 |
| Period of Insurance | : From: 03/11/2021 03:18:17 PM To: 02/02/2022 11:59:59 PM |
| Date of Proposal | : 03-Nov-21 |
| Prev. Policy no. | : 0 |
| Client Type | : Non-Corporate |
| Business Source Code | : |
| Dev.Off level./Broker | : JAINUINE INSURANCE BROKERS PVT. LTD. - (DA3388757) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623) |
| Agent/Bancassurance/SPECIFIED PERSON | : |
| Phone No. | : 02402350377, 9850049400 / NA |
| E-mail Id/Fax | : kailash@jainuineinsurance.co.in, / / |

| 4. Collection Particulars : | | | | | |
|-----------------------------|---|-------|--------------------|---|---------------------------------|
| Premium | : | 65519 | Total (₹) | : | 77314 |
| GST | : | 11794 | Receipt No. & Date | : | 16050081210000004354 - 06/11/21 |

| 5. Policy Level Covers : | |
|--------------------------------|------------------------|
| Description of Property | : As per Block Details |
| Location Address with Pin Code | : As per Block Details |
| Risk Description | : As per Block Details |
| Sum Insured | : ₹ 60000000 |

| Risk Serial No | IIB Risk Code |
|----------------|---------------|
| 1 | 2063 |



6. Block Details :

| SI No. | Location Address with Pin Code | Building superstructure | Plinth & foundation | Basement & Additional Structures | Furniture, Fixture & Fittings | Plant & Machinery | Other Contents Details | Other Contents SI | Stocks held in trust | Stocks in process | Stocks |
|--------|---|-------------------------|---------------------|----------------------------------|-------------------------------|-------------------|------------------------|-------------------|----------------------|-------------------|--------|
| 1 | NATURAL ORGANIC FARM, AT-Dumermunda, po-Sirol, Kesinga, Dist-Kalahandi-766012 (odisha) 766012 | 0 | 0 | 0 | 0 | 0 | NM | 0 | 0 | 60000000 | 0 |

| SI No. | Location Address with Pin Code | Type of Construction - Walls | Type of Construction - Floor | Type of Construction - Roof |
|--------|---|------------------------------|------------------------------|-----------------------------|
| 1 | NATURAL ORGANIC FARM, AT-Dumermunda, po-Sirol, Kesinga, Dist-Kalahandi-766012 (odisha) 766012 | Pucca | Pucca | Pucca |

7. Additional Covers:

a) Built-in Covers:

| Cover Name | Opted or Not |
|--|--------------|
| Additions, alterations or extensions | Yes |
| Temporary removal of stocks | Yes |
| Cover for specific content | Yes |
| Start-up expenses | Yes |
| Professional fees | Yes |
| Removal of debris | Yes |
| Costs compelled by Municipal Regulations | Yes |

b) Add-on Covers:

| Cover Name | Opted or Not | Sum Insured |
|--------------------|--------------|-------------|
| Declaration Add-on | NO | 0 |
| Cover Name | Opted or Not | Sum Insured |
| Floater Add-on | NO | 0 |

8. Sum Insured Summary :

| Sl. No. | Asset Description | Sum Insured (₹) |
|---------|--|-----------------|
| 1. | Building superstructure Sum Insured | 0 |
| 2. | Plinth & foundation Sum Insured | 0 |
| 3. | Basement & Additional Structures Sum Insured | 0 |
| 4. | Furniture, Fixture & Fittings Sum Insured | 0 |



| | | | |
|----|----------------------------------|---|-------------------|
| 5. | Plant & Machinery | : | 0 |
| 6. | Other Contents Sum Insured | : | 0 |
| 7. | Stocks held in trust Sum Insured | : | 0 |
| 8. | Stocks in process Sum Insured | : | 60,000,000 |
| 9. | Stocks Sum Insured | : | 0 |
| | Total Sum Insured | : | 60,000,000 |

| | | | |
|-------------------------------|---|-----|---------------------------|
| 9. Terrorism/EQ/STFI : | | | |
| Terrorism Covered | : | Yes | Earthquake Covered |
| | : | Yes | STFI Covered |
| | : | Yes | |

| | |
|------------------------------------|-------------------------------|
| 10. Hypothecation Details : | |
| Sl.No. | Name of the Financiers |
| 1 | HDFC BANK LTD BR KHARGONE |

| | | | | | |
|----------------------------------|-------------------------|----------------|--------------------|----------------|----------------------|
| 11. Coinsurance Details : | | | | | |
| Sl.No. | Coinsurance Type | Company | Office Code | % Share | Premium Share |
| 1 | NOT OPTED | | | | |

| | |
|---|---|
| 12. Subjectivities : | |
| The insurance under this policy is subject to | |
| Special Conditions | : GINNING & PRESSING, (ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL-STOCK LYING ANYWHERE IN FACTORY COMPOUND)On Stock of Raw cotton in loose &/or in heaps F.P Bales,Stock of lints ULLS Bondri,Cotton seeds,Oil cake,Oil in Tank & barrels & or Stock In Process &all types of packing material,Tarpaulin and such other goods pertaining to insured'sTrade whilst Stored &/or lying in shed/Godown,process or in open compound |
| Special Warranties | : NA |
| Special Exclusion | : NA |
| Clauses | : (1) Terrorism Clause (2) Agreed Bank Clause (3) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor,Consulting Engineer (4) Removal of Debris Clause...Upto 2% of the claim of the amount for reasonable costs of Removing debris from the site, (5) Escalation Clause in case of Long Term Policy |
| Risk Covered | : As per Risk covered attached |
| Risk Covered | : As per Risk covered attached |
| Fire Products-Exclusions | : As per Exclusions attached |

| | | | |
|---|--|----------------------|-----------------------------------|
| 13. A) Compulsory Deductible: | | | |
| 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss. | | | |
| B) Terrorism Deductibles: | | | |
| Nature of Risk | Deductibles (as a % of claim/loss amount) | Minimum Limit | Maximum Limit |
| Non-Industrial | 1 % of claim amount | ₹ 25,000/- | ₹ 10,00,000/- (Rupees 10 Lacs) |
| Industrial | 5 % of claim amount | ₹1,00,000/- | ₹ 25,00,000/- (Rupees 25 Lacs) |

14. Premium Details :

| | |
|---------------------------------------|---|
| Premium Head | Premium Amount (₹) |
| Net Premium under the policy | : 65519 |
| GST | : 11794 |
| Total premium including GST | : 77314 |
| Total premium including GST(In words) | : RUPEES SEVENTY-SEVEN THOUSAND THREE HUNDRED FOURTEEN ONLY |



| Premium and GST Details | | |
|-------------------------|-------------|---------------|
| | Rate of Tax | Amount in INR |
| Premium | | ₹ 65519.00 |
| SGST | 0 | 0 |
| CGST | 0 | 0 |
| IGST | 18 | 11794 |

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 06th day of November, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 06/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0008500

IRDA Registration Number: 190