



**NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0011V02202021**

**1. Insured's Details :**

Insured Name	: M/S GANESH AGRO PRODUCTS	E-mail Id/Fax	: mahajan.neelchandra@gmail.com, /
Customer ID	: PO23604875	PAN No.	:
Address	: KUNDA NAGAR, KHARGONE KHARGAONE, MADHYA PRADESH, 451001	GSTIN/UIN.	: 23AAMFG3703G1ZQ / NA
Phone No.	: XXXXXX4866		

**2. Issuing Office Details :**

Office Name	: AHMEDNAGAR D.O. 151800 (151800)
Office Code	: 151800
Address	: ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR, 414001 MAHARASHTRA, 414001.
Phone No.	: 02412321538 / 02412329761
E-mail Id/Fax	: nia.151800@newindia.co.in / 02412341439
S. Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	: 15180011218000001512
Period of Insurance	: From: 11/11/2021 02:09:43 PM To: 10/02/2022 11:59:59 PM
Date of Proposal	: 11-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	: 4799
GST	: 864
Total (₹)	: 5664
Receipt No. & Date	: 15180081210000008531 - 11/11/21

**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	: ₹ 3000000
<b>Risk Serial No</b>	<b>IIB Risk Code</b>

Policy No. : 15180011218000001512 Document generated by 24768 at 11/11/2021 21:26:56 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



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## 6. Block Details :

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

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	In the Common COMPOUND, M/S GANESH AGRO PRODUCTS, & OIL MILLS, KUNDA NAGAR, KHARGONE, MADHYA PRADESH 451001	0	0	0	0	0	0	0	0	0	3000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	In the Common COMPOUND, M/S GANESH AGRO PRODUCTS, & OIL MILLS, KUNDA NAGAR, KHARGONE, MADHYA PRADESH 451001	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

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

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration 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

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5.	Plant & Machinery	:	0
6.	Other Contents Sum Insured	:	0
7.	Stocks held in trust Sum Insured	:	0
8.	Stocks in process Sum Insured	:	0
9.	Stocks Sum Insured	:	3,000,000
	<b>Total Sum Insured</b>	:	<b>3,000,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
<b>Terrorism Covered</b>	:	Yes	<b>Earthquake Covered</b>
	:	Yes	<b>STFI Covered</b>
	:	Yes	

<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	CENTRAL BANK OF INDIA BR KHARGONE

<b>11. Coinsurance Details :</b>					
<b>Sl.No.</b>	<b>Coinsurance Type</b>	<b>Company</b>	<b>Office Code</b>	<b>% Share</b>	<b>Premium Share</b>
1	NOT OPTED				

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>	:	GINNING & PRESSING (ALL STOCK OF COTTON WITH PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND )No seeds, ON STOCK OF KAPPAS &/OR LOOSE COTTON &/OR FP COTTON BALES ONLY WHILST STORED &/OR LYING &/OR KEPT IN OPEN COMPOUND &/OR GODOWN &/OR SHED &/OR PALA HOUSE SITUATED IN THE JOINT COMPOUND
<b>Special Warranties</b>	:	OF M/S GANESH AGRO PRODUCT, & M/S GANESH OIL MILLS, KUNDA NAGER, KHARGONE
<b>Special Exclusion</b>	:	NA
<b>Clauses</b>	:	(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.
<b>Risk Covered</b>	:	As per Risk covered attached
<b>Fire Products-Exclusions</b>	:	As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<b>B) Terrorism Deductibles:</b>			
<b>Nature of Risk</b>	<b>Deductibles (as a % of claim/loss amount)</b>	<b>Minimum Limit</b>	<b>Maximum Limit</b>
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 :**

<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 4799
GST	: 864
Total premium including GST	: 5664
Total premium including GST(In words)	: RUPEES FIVE THOUSAND SIX HUNDRED SIXTY-FOUR ONLY

**Premium and GST Details**



	Rate of Tax	Amount in INR
Premium		₹ 4799.00
SGST	0	0
CGST	0	0
IGST	18	864

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 11th day of November, 2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 11/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0010371

**IRDA Registration Number: 190**