



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: GAURINATH AGRO PRODUCTS PVT LTD	E-mail Id/Fax	: kailash@jainuineinsurance.co.in, /
Customer ID	: PO85066023	PAN No.	:
Address	: S U R V E Y NO.104,105,SAKHARWAHI,TADAL- GHUGUS ROAD,MOUZA MURSA, TQ BHADRAWATI, DIST CHANDRAPUR CHANDRAPUR ,MAHARASHTRA, 442404	GSTIN/UIN.	: 27AAGCG3197H1ZC / NA
Phone No.	:		

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	: 15180011218000001574
Period of Insurance	: From: 19/11/2021 12:00:01 AM To: 18/11/2022 11:59:59 PM
Date of Proposal	: 19-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	: 64500
GST	: 11610
Total (₹)	: 76110
Receipt No. & Date	: 15180081210000008958 - 20/11/21

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	: ₹ 30000000
Risk Serial No	
IIB Risk Code	



Risk Serial No	IIB Risk Code
1	2063

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	GAURINATH AGRO PRODUCTS PVT LTD, Survey no.104,105,Sakharwahi,Tadal-Ghugus road,Mouuza Mursa, Tq Bhadrawati, Dist Chandrapur 442404	10000000	0	0	0	20000000	0	0	0	0	0

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	GAURINATH AGRO PRODUCTS PVT LTD, Survey no.104,105,Sakharwahi,Tadal-Ghugus road,Mouuza Mursa, Tq Bhadrawati, Dist Chandrapur 442404	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
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Declaration Add-on	NO	0
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8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building superstructure Sum Insured	10,000,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	20,000,000
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	0
	Total Sum Insured	30,000,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	PUNJAB NATIONAL BANK

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	Outgoing	NEW INDIA ASSURANCE CO. LTD.	AHMEDNAGAR D.O. 151800	51	32895
2	Outgoing	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	210301_PUNE BRANCH - 1	49	31605

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	: GINNING & PRESSING, BUILDING ₹1,00,00,000/-, MACHINERY ₹2,00,00,000/-, All types of Buildings ,Godown,Sheds,Wall compound, Water tank etc. All types of Plant/Mach,Elect installation, Weigh bridge, D.G set,Transformers,Elect poles, Fire Fighting Equipments, Elect Motors and all other accessories, spares etc
Special Warranties	: pertaining to Insured's trade whilst installed &/or lying in factory Premises
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.
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

13. A) Compulsory Deductible:

₹ 5000/- for each claim

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)
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14. Premium Details :

Premium Head		Premium Amount (₹)
Net Premium under the policy	:	64500
GST	:	11610
Total premium including GST	:	76110
Total premium including GST(In words)	:	RUPEES SEVENTY-SIX THOUSAND ONE HUNDRED TEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 64500.00
SGST	9	5805
CGST	9	5805
IGST	0	0

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 20th day of November, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 20/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0010921

IRDA Registration Number: 190