



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: SIDDHARTH FIBRE	E-mail Id/Fax	: siddharthfibre@rediffmail.com, /
Customer ID	: PO92918095	PAN No.	:
Address	: JEWARGI SURVEY NO.54,VILL-AWRAD,TALUKA-JEWARGI, DIST-KALABURGI,KARNATAKA, , 585310 JEWARGI ,KARNATAKA, 585310	GSTIN/UIN.	: 29ABMFS4253L1ZI / NA
Phone No.	:		

2. Issuing Office Details :

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

3. Policy Details :

Policy Number	: 16050011218000000519
Period of Insurance	: From: 15/11/2021 04:30:25 PM To: 14/02/2022 11:59:59 PM
Date of Proposal	: 15-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	: 15999
GST	: 2880
Total (₹)	: 18880
Receipt No. & Date	: 16050081210000004639 - 15/11/21

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	: ₹ 10000000
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:

Sl 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	SIDDHARTH FIBRE, SURVEY NO.54,VILL- L- AWRAD,T ALUKA- JEWARGI, DIST- KALABURGI,KARNATAKA, 585310 585310	0	0	0	0	0	NM	0	0	0	10000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	SIDDHARTH FIBRE, SURVEY NO.54,VILL- AWRAD,TALUKA-JEWARGI,DIST- KALABURGI,KARNATAKA, 585310 585310	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
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	:	10,000,000
	Total Sum Insured	:	10,000,000

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

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, and OIL MILL (ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND) (INCLUSIVE SPONTANEOUS COMBUSTION) ON STOCK OF KAPPAS & COTTON SEEDS & OR F.P. COTTON BALES &/OR KHAL (CAKE) & /OR COTTON SEEDS HULLS (CHILKA) & /OIL IN TANK & BARDAN BANDAL PACKING MATERIAL ONLY WHILST STORED &/OR LYING
Special Warranties	: &/OR KEPT IN OPEN COMPOUND GODOWNS &/OR GODOWNS SHED SITUATED IN THE COMPOUND & OR ALL PROCESS(OIL MILL & GINNING PRESSING FACTORY) OF M/S SIDDHARTH FIBRE
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)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 15999
GST	: 2880
Total premium including GST	: 18880
Total premium including GST(In words)	: RUPEES EIGHTEEN THOUSAND EIGHT HUNDRED EIGHTY ONLY



Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 15999.00
SGST	0	0
CGST	0	0
IGST	18	2880

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 15th day of November,2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 15/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0009039

IRDA Registration Number: 190