



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

**1. Insured's Details :**

|              |   |               |                            |
|--------------|---|---------------|----------------------------|
| Insured Name | : RAMESHWARAM COTTON MILLS  | E-mail Id/Fax | : rcm.kamkole@gmail.com, / |
| Customer ID  | : PO92971107  | PAN No.       | :                          |
| Address      | : SY NO. 117 A/1 & 117 AA1/2,<br>MELASANGEM (V), MUNIPALLY (M),<br>SANGAREDDY (DIST.)<br><br>Medak ,TELANGANA, 502345 | GSTIN/UIN.    | : 36AATFR4746H1ZM / 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<br>,431003<br>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                        | : 16050011218000000656   |
| Period of Insurance                  | : From: 13/12/2021 03:50:10 PM To: 12/03/2022 11:59:59 PM  |
| Date of Proposal                     | : 13-Dec-21  |
| Prev. Policy no.                     | : 0  |
| Client Type                          | : Non-Corporate  |
| Business Source Code                 | :  |
| Dev.Off level./Broker                | : JAINUINE INSURANCE BROKERS PVT. LTD. - (DA3388757)<br>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            | : 21439                           |
| GST                | : 3859                            |
| Total (₹)          | : 25299                           |
| Receipt No. & Date | : 16050081210000005420 - 14/12/21 |

**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                    | : ₹ 20000000           |
| <b>Risk Serial No</b>          |                        |
| <b>IIB Risk Code</b>           |                        |



| 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      | RAMESHWARAM COTTON MILLS, Sy No. 117 A/1 & 117 Aa1/2, Melasangem (V), Muniपाली (M), Sangareddy (Dist.) Telangana - 502345 | 0                       | 0                   | 0                                | 0                             | 0                 | 0                      | 0                 | 0                    | 0                 | 20000000 |

| SI No. | Location Address with Pin Code  | Type of Construction - Walls | Type of Construction - Floor | Type of Construction - Roof |
|--------|---|------------------------------|------------------------------|-----------------------------|
| 1      | RAMESHWARAM COTTON MILLS, Sy No. 117 A/1 & 117 Aa1/2, Melasangem (V), Muniपाली (M), Sangareddy (Dist.) Telangana - 502345 | 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                           | : | 20,000,000        |
|    | <b>Total Sum Insured</b>                     | : | <b>20,000,000</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                                  | STATE BANK OF INDIA BR SENDHWA |

|                                  |                         |                |                    |                |                      |
|----------------------------------|-------------------------|----------------|--------------------|----------------|----------------------|
| <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               |                |                    |                |                      |

|   |  |
|---|--|
| <b>12. Subjectivities :</b>                   |  |
| The insurance under this policy is subject to |  |
| <b>Special Conditions</b>                     | : GINNING & PRESSING<br>(ALL STOCK OF COTTON-STOCK LYING ANY WHERE IN FACTORY COMPOUND )No seeds<br>(INCLUSIVE SPONTANEOUS COMBUSTION) On stock of Raw cotton in Loose &/or in Heaps in Open Compound & Stock of Lint, Bondri, and Cotton FP Bales with Iron strip &/or plastic strip, Bardan & Packing Material, Tarpolien & Such other Goods |
| <b>Special Warranties</b>                     | : Pertaining to insured's Trade whilst Stored &/or Lying anywhere in Factory Compound  |
| <b>Special Exclusion</b>                      | : NA   |
| <b>Clauses</b>                                | : (1) Terrorism Clause<br>(2) Agreed Bank Clause<br>(3) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor, Consulting Engineer<br>(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><br>₹ 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/-<br>(Rupees 10 Lacs) |
| Industrial  | 5 % of claim amount                              | ₹ 1,00,000/-         | ₹ 25,00,000/-<br>(Rupees 25 Lacs) |

**14. Premium Details :**

|                              |                     |  |                           |
|------------------------------|---------------------|--|---------------------------|
|                              | <b>Premium Head</b> |  | <b>Premium Amount (₹)</b> |
| Net Premium under the policy | :                   |  | 21439                     |
| GST                          | :                   |  | 3859                      |
| Total premium including GST  | :                   |  | 25299                     |



Total premium including GST(In words)

: RUPEES TWENTY-FIVE THOUSAND TWO HUNDRED NINETY-NINE ONLY

| Premium and GST Details |             |               |
|-------------------------|-------------|---------------|
|                         | Rate of Tax | Amount in INR |
| Premium                 |             | ₹ 21439.00    |
| SGST                    | 0           | 0             |
| CGST                    | 0           | 0             |
| IGST                    | 18          | 3859          |

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 14th day of December,2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 14/12/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0010565

**IRDA Registration Number: 190**