



STANDARD FIRE & SPECIAL PERILS POLICY

1. Insured's Details :

Insured Name	:	SIDDHI FIBERS .
Customer ID	:	PO77042379
Address	:	SURVEY NO.155/157/158, THIRMAL GIRI ROAD, ETOOR VILLAGE, THIRUMALAGIRI, NALGONDA Nalgonda ,TELANGANA, 508223
Phone No.	:	
E-mail Id/Fax	:	riddhisiddhi232@gmail.com , kailashjain@jainuineinsurance.co.in /
PAN No.	:	
GSTIN/UIN.	:	36ADCFS1206R1ZU / NA

2. Issuing Office Details :

Office Name	:	BRANCH AURANGABAD AUTO TIE-UP (160401)
Office Code	:	160401
Address	:	THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH (160401) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003 MAHARASHTRA , 431003.
Phone No.	:	02402485446 / 02402484415
E-mail Id/Fax	:	nia.160401@newindia.co.in /
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997139 (Other non-life insurance services excl RI)

3. Policy Details :

Policy Number	:	1604011190100000367
Period of Insurance	:	From: 16/01/2020 12:00:01 AM To: 15/01/2021 11:59:59 PM
Date of Proposal	:	16-Jan-20
Prev. Policy no.	:	
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.	:	025722225747, / NA
E-mail Id/Fax	:	/ / /

4. Collection Particulars :

Premium	:	131249
GST	:	23625
Total (₹)	:	154874
Receipt No. & Date	:	16040181190000005523 - 13/01/20

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



Risk Code	:	As per Block Details
STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	₹ 52500000

6. Block Details :

Risk Code	:	67
Location Address with Pin Code	:	SIDDHI FIBERS,SURVEY NO.155/157/158, THIRMAL GIRI ROAD, ETOOR VILLAGE, ,THIRUMALAGIRI, NALGONDA,TS012,Nalgonda, TS,TELANGANA, INDIA, 508223.
Description of Property	:	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,pertaining

(a) Block:

Name of Block:SIDDHI FIBERS,Survey No.155/157/158, Thirmal Giri Road, Etoor Village, Thirumalagiri, Nalgonda			
Sl. No.	Asset Description		Sum Insured (₹)
1.	On Building - Superstructure	:	25000000
2.	On Building - Plinth & Foundations	:	0
3.	On Plant, Machinery and accessories	:	27500000
4.	On Furniture, Fittings, Fixtures and other Contents	:	0
5.	On Stocks and stocks in process	:	0
6.	On Stock held in trust	:	0
7.	Others (To Specify)	:	NA
	Total Sum Insured	:	52500000

7. Sum Insured Summary :

Sl. No.	Asset Description		Sum Insured (₹)
1.	Building - Superstructure	:	25000000
2.	Building- Plinth & Foundations	:	0
3.	Plant, Machinery and accessories	:	27500000
4.	Furniture, Fittings, Fixtures and other Contents	:	0
5.	Stocks and stocks in process	:	0
6.	Stock held in trust	:	0
7.	Compound Wall	:	0
8.	Other property specifically required to be covered	:	
	Total Sum Insured	:	52500000

8. Add on Covers Opted :

Sl. No.	Add on Cover		Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	:	52500000

9. Terrorism :

Terrorism Covered	:	N (No)
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	KARUR VYSYA BANK LTD

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

Warranties	:	N/A
Endorsements	:	Endorsement9 - Earthquake (Fire and Shock),
Clauses	:	Clause3 - Designation of property clause, Agreed Bank Clause
Special Conditions	:	On Reinstatement value RISK CODE-63/ GINNING & PRESSING BUILDING ₹2,50,00,000/- MACHINERY ₹2,75,00,000/-
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. Deductibles :

(a) Compulsory:-

1.	Sum Insured upto ₹10 Cr per location: 5% of the claim amount subject to a minimum of ₹ 10,000/- each and every loss.
2.	Sum Insured above ₹10 Cr per upto ₹ 100Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,000/- each and every loss.
3.	Sum Insured above ₹100 Cr per upto ₹ 1500Cr per location: 5% of the claim amount subject to a minimum of ₹ 5,00,000/- each and every loss.
4.	Sum Insured above ₹1500 Cr per upto ₹ 2500Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,00,000/- each and every loss.
5.	Sum Insured above ₹2500 Cr per location: 5% of the claim amount subject to a minimum of ₹ 50,00,000/- each and every loss.

(b) Voluntary / Imposed:-

Not Applicable

(c) Terrorism Deductibles:-

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Shops and Residential	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
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 (₹)
Premium for Terrorism Cover	:
Net Premium under the policy	:
GST	:
	131249
	23625



Total premium including GST : 154874
Total premium including GST(In words) : RUPEES ONE LAC FIFTY-FOUR THOUSAND EIGHT HUNDRED SEVENTY-FOUR ONLY

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 131249.00
SGST	0	0
CGST	0	0
IGST	18	23625

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 13th day of January,2020.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 13/01/2020

Duly Constituted Attorney(s)

Tax Invoice No : 16040119P0005930

IRDA Registration Number: 190