



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

**1. Insured's Details :**

Insured Name	:	PRADEEP FIBRES PVT. LTD	E-mail Id/Fax	:	pradeepfibers.abad@gmail.com, /
Customer ID	:	PO90052731	PAN No.	:	
Address	:	JALNA-BEED ROAD, GEORAI, DIST - BEED GEVARAI ,MAHARASHTRA, 431127	GSTIN/UIN.	:	27AADCP3567F1ZC / NA
Phone No.	:				

**2. Issuing Office Details :**

Office Name	:	RATLAM D.O. (451100)
Office Code	:	451100
Address	:	115, STATION ROAD, ,457001 MADHYA PRADESH , 457001.
Phone No.	:	07412409402 / 07412409403
E-mail Id/Fax	:	nia.451100@newindia.co.in / 07412230578
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	23AAACN4165C1ZZ
SAC	:	997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	:	4511001121800000207
Period of Insurance	:	From: 02/01/2022 12:00:01 AM To: 01/07/2022 11:59:59 PM
Date of Proposal	:	02-Jan-22
Prev. Policy no.	:	1605001121800000260
Client Type	:	Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	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	:	26400
GST	:	4753
Total (₹)	:	31154
Receipt No. & Date	:	45110081210000009782 - 01/01/22

**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
Risk Serial No		IIB Risk Code
1		4002



Risk Serial No	IIB Risk Code
2	4002
3	4002
4	4002
5	4002
6	4002
7	4002
9	4002
10	4002

**6. Block Details :**

Only Stocks on Floater basis is selected:  
Floater Stocks Sum Insured: <<FL STANDARD risk SI>>

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Jyotirling Warehouse, Godown No. 2/3, Choudhury Compound, Near Laxmi Goods Transports, Purna Village, Tq. Bhiwandi, Dist. Thane- 421302 421302	Pucca	Pucca	Pucca
2	I B Godown, Near Devi mandir, Malegaon.  423105	Pucca	Pucca	Pucca
3	Mahalaxmi Transport Agency, 18/6, Boone Maal, Near old Bus stand, Ichalkaranji- 416115 Dist. Kolhapur, Maharashtra 416115	Pucca	Pucca	Pucca
4	B N S Road Carries, A 14, Gala No. 1-14, Prerna Complex, Dopada Road, Val Village, Bhiwandi-421302  421302	Pucca	Pucca	Pucca
5	SHRI BHATEWA WAREHOUSE, PRERNA COMPLEX, B NO. 6, GALA NO. 9 TO 16 AND B NO.7, GALA NO. 2, 4, 9, TO 16, VAL VILLAGE DAPODA ROAD, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca
6	Shri Bhatewa Warehouse, D/3,Gala no 1 to 10 Ganraj compound (Jayraj compound) opp kalvar gaon, kalvar Vasai road, Bhiwandi - 421302 421302	Pucca	Pucca	Pucca
7	Jaju Warehouse, Chalisingaon Phata, Sayne Budrak Mumbai Agra Road Plot no 435 Naka Andar Malegaon 423105 423105	Pucca	Pucca	Pucca
8	PRACHI WAREHOUSE BLDG NO A-10, GALA NO 9- 10, 14-15, PRERNA COMPLEX, DAPODA ROAD, VAL VILLAGE, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca



9	KOTHARI TRANSWARE PVT LTD G-BLDG GALA NO 1 TO 9, KRUSHNABAI COMPOUND, NR PRITESH COMPOUND, MANKOLI ANJURFATA RD, WAL VILLAGE, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca
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## 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	YES	20000000

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	:
2.	Plinth & foundation Sum Insured	:
3.	Basement & Additional Structures Sum Insured	:
4.	Furniture, Fixture & Fittings Sum Insured	:
5.	Plant & Machinery	:
6.	Other Contents Sum Insured	:
7.	Stocks held in trust Sum Insured	:
8.	Stocks in process Sum Insured	:
9.	Stocks Sum Insured	:
	<b>Total Sum Insured</b>	:

## 9. Terrorism/EQ/STFI :

<b>Terrorism Covered</b>	:	Yes	<b>Earthquake Covered</b>	:	Yes	<b>STFI Covered</b>	:	Yes
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## 10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	SBI IFB BRANCH AURANGABAD

## 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



<b>Special Conditions</b>	:	Godown Stock:- (INCLUSIVE EARTHQUAKE+STFI+SPONTANEOUS COMBUSTION) On stock of Yarn whilst stored &/or lying in silent factory Godown / & or Warehouse.  Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, cost, damage or expense, arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease.
<b>Special Warranties</b>	:	
<b>Special Exclusion</b>	:	
<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

**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	: 26400
GST	: 4753
Total premium including GST	: 31154
Total premium including GST(In words)	: RUPEES THIRTY-ONE THOUSAND ONE HUNDRED FIFTY-FOUR ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 26400.00
SGST	0	0
CGST	0	0
IGST	18	4753

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 03rd day of March, 2022.

For and on behalf of



The New India Assurance Company Limited

Date of Issue: 03/03/2022

Duly Constituted Attorney(s)

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**