



**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	: PO87395552	PAN No.	:
Address	: SY NO. 117 A/1 & 117 AA1/2, MELASANGEM (V), MUNIPALLY (M), SANGAREDDY (DIST.)  Medak ,TELANGANA, 502345	GSTIN/UIN.	: 36AATFR4746H1ZM / 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	: 45110011218000000120
Period of Insurance	: From: 26/10/2021 12:39:04 PM To: 25/10/2022 11:59:59 PM
Date of Proposal	: 26-Oct-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	: 53602
GST	: 9648
Total (₹)	: 63250
Receipt No. & Date	: 45110081210000007203 - 27/10/21

**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>



<b>Risk Serial No</b>	<b>IIB Risk Code</b>
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 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 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 (ALL STOCK OF COTTON-STOCK LYING ANY WHERE IN FACTORY COMPOUND )No seeds (INCLUSIVE SPONTANEOUS COMBUSTION)No Seeds 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 (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

<b>13. A) Compulsory Deductible:</b> ₹ 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/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

**14. Premium Details :**

<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 53602
GST	: 9648
Total premium including GST	: 63250



Total premium including GST(In words) : RUPEES SIXTY-THREE THOUSAND TWO HUNDRED FIFTY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 53602.00
SGST	0	0
CGST	0	0
IGST	18	9648

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 27th day of October,2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 27/10/2021

Duly Constituted Attorney(s)

Tax Invoice No : 45110021P0006930

**IRDA Registration Number: 190**