



### MARINE CARGO SPECIFIC VOYAGE POLICY

#### Preamble

WHEREAS the ASSURED named in the schedule hereto have represented to THE NEW INDIA ASSURANCE COMPANY LIMITED (hereinafter called company) that they are interested in or duly authorized to make the insurance mentioned and have paid or agreed to pay the premium hereinafter stated, THE COMPANY HEREBY PROMISES AND AGREES with the assured, their Executors, Administrators and assigns that the company will insure against loss damage liability or expenses subject to Clauses, Endorsement, Conditions and Warranties contained herein/in the schedule.

Insured Details		Issuing Office Details	
Insured Name	: SAMRAT BARDAN CENTRE	Office Code	: AHMEDNAGAR D.O. 151800 (151800)
Customer ID	: PO95810570	Address	: ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR, 414001
Address	: GUT NO. 457, GRAM PANCHAYAT MILKAT NO. 484, MAUJE DONGERGAON, TQ. SILLOD, AURANGABAD, MAHARASHTRA, SILLOD, MAHARASHTRA, 431112	Phone No	: 02412321538 / 02412329761
Phone No	: XXXXXX3888	E-mail/Fax	: nia.151800@newindia.co.in/02412341439
E-mail/Fax	: sham@jainuineinsurance.co.in, /	S.Tax Regn. No	: AAACN4165CST178
PAN No	:	GSTIN	: 27AAACN4165C3ZP
GSTIN/UIN	: 27ADSF7608H1ZG / NA	SAC	: 997135 (Marine, aviation and other transport insurance srvc)
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Policy Details		Business Source Code	
Policy Number	: 15180021210100000067	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Date of Issue	: 15/03/2022 03:22:09 PM	Agent/Bancassurance/Specialized Person	:
Date of Proposal	: 15-Mar-22	Phone No	: 02402350377, 9850049400 / NA
Client Type	: Non-Corporate	E-mail/Fax	: kailash@jainuineinsurance.co.in, //

Premium Details					
Premium	GST	Stamp Duty	Total (₹)	Rupees (in words)	Receipt No. & Date
1140	206	1	1347	RUPEES ONE THOUSAND THREE HUNDRED FORTY-SEVEN ONLY	100000892103004 01145 - 15/03/22

Journey Details		
Journey From	Journey To	Transport Mode
Sillod	Virudhunagar, Tamil Nadu	Road

Cargo Sum Insured (₹) : 1140000  
 Lorry Receipt(LR) Number : 158 Date : 15/03/2022  
 Marks and nos : Vehicle No. TN-30-BU-5302  
 Basis of valuation + % Extra for Commodity : CF + 10  
 Transit Type : Road  
 Consignment Invoice No & Date : 158 & 15-Mar-2022  
 Commodity description : Cotton FP bales  
 Packaging description : Standard and Customary  
 Risk Covered : ITC-A SRCC

Excess	: 0
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Terms of Insurance-

As per following clauses written hereunder, current on date of sailing or dispatch and/or otherwise stated. This Insurance is subject to Important notice, conditions and warranties attached. Also this contract is subject to such regulations as in force at the time the risk hereunder.

- 1) Inland Transit (Rail or Road) Clause - A
- 2) Strikes Riots And Civil Commotions Clause (Inland Transit Not In Conjunction With Ocean Going Voyage)
- 3) Communicable Disease Exclusion Clause (Cargo) JC2020-011
- 4) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
- 5) Subject to Private Carriers Warranty
- 6) Subject to closed vehicle Warranty
- 7) Cargo Termination of Transit (Storage) Clause
- 8) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
- 9) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause 10/11/2003 CL 370
- 10) Termination of Transit Clause JC2009/056 01/01/2009
- 11) Subject to Important Notice Clause
- 12) Institute War Clauses (Air Cargo) (excluding sendings by post)
- 13) Theft, Pilferage and Non-Delivery (Insured Value) Clause
- 14) Duty - Insurance Clause
- 15) Institute Cargo Clauses (B)
- 16) Inland Transit (Rail or Road - Clause C)
- 17) Institute Classification Clause (01/01/2001)
- 18) Event of loss or damage -Liability of Carriers, Bailees or other third parties
- 19) Increased Value- Insurance Clause
- 20) Cargo Termination of Transit Clause (Terrorism)
- 21) IRCEC
- 22) RACE
- 23) RACCBE
- 24) Marine Cover Note
- 25) Institute Cargo Clauses (A)
- 26) Institute Strikes Clauses (Air Cargo)
- 27) Institute War Clauses (Sendings by post)
- 28) Inland Transit (Rail or Road - Clause B)
- 29) Replacement Clause
- 30) Marine Declaration Form
- 31) Marine Policy (Cargo)
- 32) Institute War Clauses (cargo)
- 33) Institute Strikes Clauses (cargo)
- 34) Institute Cargo Clauses (C)
- 35) Institute Cargo Clauses (Air) (excluding sendings by post)
- 36) Institute War Clauses (Cargo) (including on-carriage by Air)
- 37) Inland Transit (Rail or Road - Clause A)
- 38) Strikes,Riots Commotions Clause(Inland Transit nor in conjunction)
- 39) Sailing Vessels Clause
- 40) Comprehensive Clause
- 41) Exclusion of unexplained losses.
- 42) Excluding shortages from sound packages.
- 43) Excluding mold and mildew damage.
- 44) Exclude shortage from sound bag/package/container.
- 45) Subject to Institute replacement clause.
- 46) Excluding electrical and mechanical derangement.
- 47) Exclusion of damage due to rusting ,oxidation,denting,bending and scratching.
- 48) Exclusion of damage due to rusting ,oxidation,denting,bending and scratching.
- 49) Exclusion of unexplained losses and shortages.
- 50) Exclusion of rejection risks.
- 51) Warranty strict adherence to International Maritime Dangerous Goods Code -IMDG
- 52) Cover to be restricted to ITC B or ICC B
- 53) Exclusion of damage due to rusting, denting and scratching.
- 54) Warranty that goods properly lacquered and / or treated with anti corrosives.
- 55) Exclusion of rejection risk / loss.
- 56) Warranty of pre-inspection prior to packing.
- 57) Warranted vessel are certified Fit , Clean by Approved surveyors at loading port
- 58) Warranty applicable for cargo in bags to be also used
- 59) Applicable Institute Commodity Clause to be used
- 60) Warranty damaged portion, cut off and balance to be utilised.
- 61) Warranty of suitable depreciation would be applied for all other items.
- 62) Over dimensional cargo,properly loaded and secured as per the Surveyor advises.
- 63) Institute Coal Clause to be used
- 64) Claim for shortage shall arrive comparing weight of damaged and arrived bags.
- 65) Exclusion of spontaneous combustion Warranty strict adherence to IMDG Code.
- 66) Loss payable only if the contents of tin, bottle is damaged at the same time
- 67) ITC/ICC-B given.If AllRisk is cover min15000 app.on glass and fragile
- 68) If ICC A cover to be given, Insured to bear 25percent of each and every claim
- 69) If ICC A cover to be given, Exclusion of scratching, denting losses.
- 70) If ICC A cover to be given, Insured to bear 25percent of each and every claim
- 71) Exclusion of unexplained losses.
- 72) In case drums are transporting liquid, the same should be properly sealed.
- 73) Exclusion of damage to only labels on tinned and bottled goods



- 74) Excluding electrical and mechanical derangement
  - 75) Excess of 1percent on the value of the consignment for each and every claim.
  - 76) Warranty damaged portion, cut off and balance to be utilized.
  - 77) ITC B or ICC B cover to be given.
  - 78) Warranted properly treated and dried material used for packing.
  - 79) Warranted property treated and dried wood used for packing.
  - 80) Excess of at least 1/2percent of Sum Insured.
  - 81) Exclusion of scratching, denting, rusting, peeling of paint.
  - 82) Damage to tyres covered only if vehicle is damaged due to insured perils.
  - 83) Exclusion of shortage loss from sound packages
  - 84) Exclusion of unexplained losses.
  - 85) Excluding mold and mildew damage.
  - 86) Exclusion of sentimental loss / damage
  - 87) Warranted exclusion of mold, mildew damages.
  - 88) Warranted Excluding any loss due to temperature variation howsoever occurred.
  - 89) Warranted damaged portion to be cut off and balance to be utilized.
  - 90) Warranted damaged portion to be cut off and balance to be utilized.
  - 91) If leather goods or garments,exclude shortage from sound bag/package/container.
  - 92) Warranted machinery treated with rust preventives and properly secured.
  - 93) Excluding electrical and mechanical derangement.
  - 94) Warranty basis of valuation on the market value certified by qualified valuer.
  - 95) Warranted machinery treated with rust preventives and properly secured.
  - 96) Special Condition: All risk + SRCC+ ITC A + Invoice + 10 %.
- Coverage for Loading and Unloading,  
Excess Clause: 0.50% of the admissible claim amount or ₹ 500/- whichever is higher.

**Survey & Claim Settlement**

In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to Nearest New India Assurance Company's Office or The Policy Issuing Office without which no claim or loss will be paid.

**Claim Payable By:**

In the event of loss or damage which may result in a claim under this insurance immediate notice must be given to Policy Issuing Office

**Premium and GST Details**

	Rate of Tax	Amount in INR
<b>Taxable Value</b>		1141
<b>SGST</b>	9	103
<b>CGST</b>	9	103
<b>IGST</b>	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 15th day of March,2022

To view the certificate details please visit  
[:https://online.newindia.co.in/authenticatcertificate.](https://online.newindia.co.in/authenticatcertificate)

Date of Issue: 15/03/2022	
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For and on behalf of  
The New India Assurance Company Limited



( Premchand Abarao More )  
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0017245

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.