



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

#### 1. Insured's Details :

| Insured Name | : | ANIRUDHA VIMALKUMAR GOENKA .                                 | E-mail Id/Fax | : | vgiakola@gmail.com, / |
|--------------|---|--|---------------|---|-----------------------|
| Customer ID  | : | PO95837197   | PAN No.       | : |                       |
| Address      |   | RIDDHI SIDDHI,JATHARPETH,AKOLA<br>AKOLA .MAHARASHTRA. 444005 | GSTIN/UIN.    | : | 27ABQPG7464H1Z7 / NA  |
| Phone No.    | : |  |               |   |                       |

#### 2. **Issuing Office Details :**

| Office Name     | : | Garkheda Micro Office Aurangabad (160502)                   |
|-----------------|---|---|
| Office Code     | : | 160502  |
| Address         | : | LL-3, Chetan Sankul, Ulkanagari Garkheda Parisar Aurangabad |
|                 |   | ,431005<br>MAHARASHTRA , 431005.                            |
| Phone No.       | : | 02402970014   |
| E-mail Id/Fax   | : | nia.160502@newindia.co.in /                                 |
| S.Tax Regn. No. | : | AAACN4165CST178   |
| GSTIN           | : | 27AAACN4165C3ZP   |
| SAC             | : | 997137 (Other property insurance services)                  |

#### 3. Policy Details :

| Policy Number                           | :   | 1605021121800000096   |
|---|-----|---|
| Period of Insurance                     | ••• | From: 20/03/2022 12:00:01 AM To: 19/03/2023 11:59:59 PM   |
| Date of Proposal                        | :   | 20-Mar-22   |
| 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<br>PERSON | •   |   |
| Phone No.                               | :   | 02402350377, 9850049400 / NA  |
| E-mail Id/Fax                           | :   | kailash@jainuineinsurance.co.in, / /  |

#### **Collection Particulars :** 4.

| Premium            | : | 23999                          |
|--------------------|---|--------------------------------|
| GST                | : | 4320                           |
| Total (₹)          | : | 28319                          |
| Receipt No. & Date | : | 1605028121000000323 - 16/03/22 |

#### 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                    | : ₹2000000             |               |
| Risk Serial N                  | lo                     | IIB Risk Code |
| 1                              |                        | 4002          |

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#### 6. **Block Details :**

## Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

| SI<br>N<br>o. | Location<br>Address with Pin<br>Code   | Building<br>superstru<br>cture |         |   | Furniture<br>, Fixture<br>& Fittings | Machiner | Other<br>Contents<br>Details | Other<br>Contents<br>SI | Stocks<br>held in<br>trust | Stocks in process | Stocks |
|---------------|--|--------------------------------|---------|---|--------------------------------------|----------|------------------------------|-------------------------|----------------------------|-------------------|--------|
| 1             | Goenka<br>Warehouse Co,<br>Godown No. 2,<br>Gat No. 101/1 to<br>101/3,Opp<br>Nilons<br>Factory,Village<br>Musai Bujru, Tq<br>Dharangaon,Dist<br>Jalgaon 425105 |                                | 2500000 | 0 | 0                                    | 0        | 00                           | 0                       | 0                          | 0                 | 0      |

| SI No. | Location Address with Pin Code   | Type of Construction -<br>Walls | Type of Construction -<br>Floor | Type of Construction -<br>Roof |
|--------|--|---------------------------------|---------------------------------|--------------------------------|
| 1      | Goenka Warehouse Co,<br>Godown No. 2 , Gat No. 101/1 to<br>101/3,Opp Nilons Factory,Village Musai<br>Bujru, Tq Dharangaon,Dist Jalgaon<br>425105 | Pucca                           | Pucca                           | Pucca                          |

### 7. Additional Covers:

## a) Built-in Covers:

| Cover Name                               | Opted or Not            |    |  |  |  |
|--|-------------------------|----|--|--|--|
| Additions, alterations or extensions     | Yes                     |    |  |  |  |
| Temporary removal of stocks              | Ye                      | 25 |  |  |  |
| Cover for specific content               | Ye                      | 25 |  |  |  |
| Start-up expenses                        | Yes                     |    |  |  |  |
| Professional fees                        | Yes                     |    |  |  |  |
| Removal of debris                        | Yes                     |    |  |  |  |
| Costs compelled by Municipal Regulations | Yes                     |    |  |  |  |
| Cover Name                               | Cover Name Opted or Not |    |  |  |  |
| Floater Add-on                           | NO 0                    |    |  |  |  |

b) Add-on Covers:

|          | Cover Name                                   | Opted or Not |            | Sum Insured     |  |  |  |  |
|----------|--|--------------|------------|-----------------|--|--|--|--|
|          | Declaration Add-on                           | NO           | NO         |                 |  |  |  |  |
| 8.Sum In | 8.Sum Insured Summary :                      |              |            |                 |  |  |  |  |
| SI. No.  | Asset Description                            |              |            | Sum Insured (₹) |  |  |  |  |
| 1.       | Building superstructure Sum Insured          | •••          | 17,500,000 |                 |  |  |  |  |
| 2.       | Plinth & foundation Sum Insured              |              | :          | 2,500,000       |  |  |  |  |
| 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          |                 |  |  |  |  |

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| 8.       | Stocks in process Sum Insure | : | 0 |            |  |  |
|----------|------------------------------|---|---|------------|--|--|
| 9.       | Stocks Sum Insured           | : | 0 |            |  |  |
|          | Total Sum Insured            |   | : | 20,000,000 |  |  |
|          |                              |   |   |            |  |  |
| 9. Terro | rism/EQ/STFI :               |   |   |            |  |  |

Earthquake Covered : Yes : Yes : Yes STFI Covered Terrorism Covered

| 10. Hypo | othecation Details :   |
|----------|------------------------|
| SI.No.   | Name of the Financiers |
| 1        | NOT OPTED              |

#### 11. Coinsurance Details : Office Code **Premium Share** SI.No. Coinsurance Type Company % Share 1 NOT OPTED

## 12. Subjectivities :

| The insurance under this policy is subject to |     |   |  |  |  |
|---|-----|---|--|--|--|
| Special Conditions                            | •   | <ul> <li>BUILDING SUPERSTRUCTURE :-₹1,75,00,000/-<br/>Building Plinth &amp; Foundation :- ₹25,00,000/-<br/>(Earthquake + RSMD+STFI+Reinstatement) Roof Column- "GA Color coated sheets<br/>with Purlins &amp; Trusses"</li> <li>: On Building built of Class'A' construction used as warehouse for storage of<br/>All Hazardous Goods &amp; Non hazardous goods of all categories.( I,II )</li> </ul> |  |  |  |
| Special Warranties                            | :   | NA  |  |  |  |
| Special Exclusion                             | ••• | NA  |  |  |  |
| Clauses                                       | •   | <ol> <li>Terrorism Clause</li> <li>Agreed Bank Clause</li> <li>Architects ClauseUpto 5% of the claim amount for reasonable fees of architect,<br/>Surveyor,Consulting Engineer</li> <li>Removal of Debris ClauseUpto 2% of the claim of the amount for reasonable<br/>costs of<br/>Removing debris from the site.</li> </ol>  |  |  |  |
| Risk Covered                                  | :   | As per Risk covered attached  |  |  |  |
| Fire Products-Exclusions                      | :   | 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/-<br>(Rupees 10 Lacs) |  |  |
| Industrial                | 5 % of claim amount                       | ₹1,00,000/-   | ₹ 25,00,000/-<br>(Rupees 25 Lacs) |  |  |

## 14. Premium Details :

| Premium Head                          |   | Premium Amount (₹)  |
|---------------------------------------|---|---|
| Net Premium under the policy          | : | 23999   |
| GST                                   | : | 4320  |
| Total premium including GST           | : | 28319   |
| Total premium including GST(In words) | : | RUPEES TWENTY-EIGHT THOUSAND THREE HUNDRED<br>NINETEEN ONLY |

| Premium and GST Details |             |               |  |  |
|-------------------------|-------------|---------------|--|--|
|                         | Rate of Tax | Amount in INR |  |  |
| Premium                 |             | ₹23999.00     |  |  |

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| SGST | 9 | 2160 |
|------|---|------|
| CGST | 9 | 2160 |
| IGST | 0 | 0    |

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 16th day of March,2022.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 16/03/2022

Duly Constituted Attorney(s)

Tax Invoice No: 16050221P0001196

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

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