



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :					
Insured Name	:	BRINDAVAN COTTON MILLS PVT LTD	E-mail Id/Fax	:	riddhisiddhi232@gmail.com, /
Customer ID	:	PO95967583	PAN No.	:	
Address	:	S F NO. 8 8 7, POLLACHI ROAD, SULTHANPET, PALLADAM COIMBATORE, TAMIL NADU, 641664	GSTIN/UIN.	:	33AAACB8937C1ZY / NA
Phone No.	:			:	

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

3. Policy Details :		
Policy Number	:	16050211214300000009
Period of Insurance	:	From: 22/03/2022 03:22:01 PM To: 21/06/2022 11:59:59 PM
Date of Proposal	:	22-Mar-22
Prev. Policy no.	:	0
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	:	63999	Total (₹)	:	75520
GST	:	11520	Receipt No. & Date	:	16050281210000000359 - 22/03/22

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	:	₹ 80000000

Risk Serial No	IIB Risk Code
1	2211

6. Block Details :

Policy No. : 16050211214300000009 Document generated by 36412 at 22/03/2022 17:20:11 Hours.

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>.



Sl 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	Brindavan Cotton Mills Pvt Ltd,SF No.887,Pollachi Road,Sulthanpet, Palladam 641664	0	0	0	0	0	0	0	0	0	80000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Brindavan Cotton Mills Pvt Ltd,SF No.887,Pollachi Road,Sulthanpet, Palladam 641664	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

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0
Cover Name	Opted or Not	Sum Insured
Floater 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	80,000,000
	Total Sum Insured	80,000,000



9. Terrorism/EQ/STFI :					
Terrorism Covered	:	Yes	Earthquake Covered	:	Yes
			STFI Covered	:	Yes

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	NOT OPTED

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	
Special Conditions	: On stock of raw material ,stock in process, semi finished goods, Finished Goods, Yarn & or Stock of stores and spares and packing materials, cotton bales,cotton waste and any type of stock Pertaining to insured's Trade whilst Stored &/or Lying anywhere in Factory Compound/Godown/Shed
Special Warranties	: Inclusive Spontaneous combustion
Special Exclusion	: NA
Clauses	: (1) Terrorism Clause (2) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor,Consulting Engineer (3) Removal of Debris Clause...Upto 2% of the claim of the amount for reasonable costs of Removing debris from the site. (5) Escalation Clause in case of Long Term Policy
Risk Covered	: As per Risk covered attached
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

13. A) Compulsory Deductible: 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.			
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	:	63999
GST	:	11520
Total premium including GST	:	75520
Total premium including GST(In words)	:	RUPEES SEVENTY-FIVE THOUSAND FIVE HUNDRED TWENTY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 63999.00
SGST	0	0
CGST	0	0
IGST	18	11520



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 22nd day of March, 2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 22/03/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16050221P0001243

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
