



STANDARD FIRE & SPECIAL PERILS POLICY

1. Insured's Details :

Insured Name	:	P.D SEKHSARIA TRADING CO PVT. LTD .
Customer ID	:	PO67297532
Address	:	904, TULSIANI CHAMBER, NARIMAN POINT MUMBAI - 400071 MAHARASHTRA MUMBAI ,MAHARASHTRA, 400071
Phone No.	:	
E-mail Id/Fax	:	logistics@pdst.in, /
PAN No.	:	
GSTIN/UIN.	:	27AABCP1720E1Z5 / NA

2. Issuing Office Details :

Office Name	:	AURANGABAD DO-160400 (160400)
Office Code	:	160400
Address	:	AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	:	02402333572 / 02402333361
E-mail Id/Fax	:	nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997139 (Other non-life insurance services excl RI)

3. Policy Details :

Policy Number	:	16040011180100002344
Period of Insurance	:	From: 26/02/2019 03:32:05 PM To: 25/08/2019 11:59:59 PM
Date of Proposal	:	26-Feb-19
Prev. Policy no.	:	
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.	:	025722225747, / NA
E-mail Id/Fax	:	/ / /

4. Collection Particulars :

Premium	:	56248
GST	:	10124
Total (₹)	:	66373
Receipt No. & Date	:	16040081180000025758 - 26/02/19

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
Risk Code	:	As per Block Details



STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	₹ 25000000

6. Block Details :

Risk Code	:	67
Location Address with Pin Code	:	P D SEKHSARIA TRADING CO PVT LTD VILLAGE : PANADO, POST : PILIKAKAR, TAHSIL : BUDHNI, DIST : SIHORE (M.P.), MP1680, BUDNI TRACTA NAGAR, MP, MADHYA PRADESH, INDIA, 466445.
Description of Property	:	On stock of F.P COMBER WASTE /LOSE COMBER NOIL whilst stored &/or lying anywhere in factory premises.

(a) Block:

Name of Block:P D SEKHSARIA TRADING CO PVT LTD VILLAGE : PANADO, POST : PILIKAKAR, TAHSIL : BUDHNI		
Sl. No.	Asset Description	Sum Insured (₹)
1.	On Building - Superstructure	0
2.	On Building - Plinth & Foundations	0
3.	On Plant, Machinery and accessories	0
4.	On Furniture, Fittings, Fixtures and other Contents	0
5.	On Stocks and stocks in process	25000000
6.	On Stock held in trust	0
7.	Others (To Specify)	NA
Total Sum Insured		25000000

7. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building - Superstructure	0
2.	Building- Plinth & Foundations	0
3.	Plant, Machinery and accessories	0
4.	Furniture, Fittings, Fixtures and other Contents	0
5.	Stocks and stocks in process	25000000
6.	Stock held in trust	0
7.	Compound Wall	0
8.	Other property specifically required to be covered	
Total Sum Insured		25000000

8. Add on Covers Opted :

Sl. No.	Add on Cover	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	25000000
2	Spontaneous Combustion (Add On 1007)	25000000

9. Terrorism :

Terrorism Covered	:	N (No)
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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

Warranties	:	N/A
Endorsements	:	Endorsement7 - Spontaneous Combustion, Endorsement9 - Earthquake (Fire and Shock),
Clauses	:	Clause3 - Designation of property clause,
Special Conditions	:	NA
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. Deductibles :

(a) Compulsory:-

1.	Sum Insured upto ₹10 Cr per location: 5% of the claim amount subject to a minimum of ₹ 10,000/- each and every loss.
2.	Sum Insured above ₹10 Cr per upto ₹ 100Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,000/- each and every loss.
3.	Sum Insured above ₹100 Cr per upto ₹ 1500Cr per location: 5% of the claim amount subject to a minimum of ₹ 5,00,000/- each and every loss.
4.	Sum Insured above ₹1500 Cr per upto ₹ 2500Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,00,000/- each and every loss.
5.	Sum Insured above ₹2500 Cr per location: 5% of the claim amount subject to a minimum of ₹ 50,00,000/- each and every loss.

(b) Voluntary / Imposed:-

Not Applicable

(c) Terrorism Deductibles:-

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Shops and Residential	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
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 (₹)
Premium for Terrorism Cover	:
Net Premium under the policy	:
GST	:
Total premium including GST	:
	56248
	10124
	66373



Total premium including GST(In words)

: RUPEES SIXTY-SIX THOUSAND THREE HUNDRED SEVENTY-THREE ONLY

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 56248.00
SGST	9	5062
CGST	9	5062
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 26th day of February,2019.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 26/02/2019

Duly Constituted Attorney(s)

Tax Invoice No : 16040018P0013629

IRDA Registration Number: 190