



**NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0012V02202021**

1. Insured's Details :					
Insured Name	:	VAIBHAV WHITE GOLD LLP	E-mail Id/Fax	:	vaibhavcottex@rediffmail.com, /
Customer ID	:	PO96056060	PAN No.	:	
Address	:	GANDHI CHOWK, GANDHI CHOWK, WANI, YAVATMAL  WANI ,MAHARASHTRA, 445304	GSTIN/UIN.	:	27AAQFV6742A1ZY / NA
Phone No.	:			:	

2. Issuing Office Details :					
Office Name	:	AURANGABAD DO-160400 (160400)	E-mail Id/Fax	:	nia.160400@newindia.co.in / 02402331226
Office Code	:	160400	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.	GSTIN	:	27AAACN4165C3ZP
Phone No.	:	02402333572 / 02402333361	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16040011214300000050
Period of Insurance	: From: 25/03/2022 04:38:38 PM To: 24/06/2022 11:59:59 PM
Date of Proposal	: 25-Mar-22
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	:	36359	Total (₹)	:	42904
GST	:	6544	Receipt No. & Date	:	16040081210000014702 - 28/03/22

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	: ₹ 50500000

Risk Serial No	IIB Risk Code
1	4002

**6. Block Details :**

Policy No. : 16040011214300000050 Document generated by 37650 at 28/03/2022 10:53:22 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	Vaibhav Cottex Private Limited Warehouse No. 4 & 5, Gut No. 94/1, Village : Nilapur, Taluka- Wani, District- Yavatmal 445304	0	0	0	0	0	0	0	0	0	50500000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Vaibhav Cottex Private Limited Warehouse No. 4 & 5, Gut No. 94/1, Village : Nilapur, Taluka- Wani, District- Yavatmal 445304	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	50,500,000



Total Sum Insured	:	50,500,000
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<b>9. Terrorism/EQ/STFI :</b>					
Terrorism Covered	:	Yes	Earthquake Covered	:	Yes
			STFI Covered	:	Yes

<b>10. Hypothecation Details :</b>	
Sl.No.	Name of the Financiers
1	INDUSIND BANK LTD, NAGPUR

<b>11. Coinsurance Details :</b>					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
Special Conditions	: Stock in Godown:- On stock of Cotton F.P Bales whilst stored &/or lying in silent factory Godown / & or Warehouse.
Special Warranties	: NA
Special Exclusion	: NA
Clauses	: (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. (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

<b>13. A) Compulsory Deductible:</b> 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.			
<b>B) Terrorism Deductibles:</b>			
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)

<b>14. Premium Details :</b>	
Premium Head	Premium Amount (₹)
Net Premium under the policy	: 36359
GST	: 6544
Total premium including GST	: 42904
Total premium including GST(In words)	: RUPEES FORTY-TWO THOUSAND NINE HUNDRED FOUR ONLY

<b>Premium and GST Details</b>		
	Rate of Tax	Amount in INR
Premium		₹ 36359.00
SGST	9	3272
CGST	9	3272
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 28th day of March,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 28/03/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040021P0021746

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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