



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

**1. Insured's Details :**

Insured Name	:	ROSHAN COT FIBERS	E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, /
Customer ID	:	PO93041503	PAN No.	:	
Address	:	SURVEY NO. 64/3 AND 65/4, BARWANI ROAD, NEAR MANDI, ANJAD ANJAOI ,MADHYA PRADESH, 451556	GSTIN/UIN.	:	23AAPFR9236E1Z0 / NA
Phone No.	:				

**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	:	997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	:	1604001121800000657
Period of Insurance	:	From: 18/11/2021 02:46:13 PM To: 17/11/2022 11:59:59 PM
Date of Proposal	:	18-Nov-21
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	:	17500
GST	:	3150
Total (₹)	:	20650
Receipt No. & Date	:	16040081210000008138 - 18/11/21

**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	:	₹ 5000000
<b>Risk Serial No</b>		<b>IIB Risk Code</b>
1		2063



**6. Block Details :**

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

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	ROSHAN COT FIBERS,  SURVEY NO. 64/3 AND 65/4, BARWANI ROAD, NEAR MANDI, ANJAD, 451556	3000000	0	0	0	2000000	0	0	0	0	0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	ROSHAN COT FIBERS,  SURVEY NO. 64/3 AND 65/4, BARWANI ROAD, NEAR MANDI, ANJAD, 451556	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

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

**8.Sum Insured Summary :**

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building superstructure Sum Insured	3,000,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	2,000,000
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	:	0
	<b>Total Sum Insured</b>	:	<b>5,000,000</b>

<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	STATE BANK OF INDIA BR ANJAD

<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	: Cotton Ginning & pressing, BUILDING ₹30,00,000/- MACHINERY ₹20,00,000/-  BUILDING GINNING ,PRESSING ,PALLA HOUSE ,BOUNDRYWAL GODOWNS TEEN SHEDS OFFICE BUILDING F.F.F. & ELECTRONIC ITEM WEIGHING MACHINE ON GINNING MACHINERY & ACCESSORIES & ALL ELECTRIC ITEMS CABAES ETC
Special Warranties	: WHILST STORED & OR LYING
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.
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<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	: 17500
GST	: 3150
Total premium including GST	: 20650
Total premium including GST(In words)	: RUPEES TWENTY THOUSAND SIX HUNDRED FIFTY ONLY

<b>Premium and GST Details</b>		
	Rate of Tax	Amount in INR
Premium		₹ 17500.00



SGST	0	0
CGST	0	0
IGST	18	3150

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 18th day of November, 2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 18/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16040021P0012685

**IRDA Registration Number: 190**