



## STANDARD FIRE & SPECIAL PERILS POLICY

### 1. Insured's Details :

Insured Name	:	GIMATEX INDUSTRIES PVT. LTD
Customer ID	:	PO96198047
Address	:	1, BEHIND MICROWAVE TOWER, TRANSED ROAD, DHOLKA, AHMEDABAD DHOLKA ,GUJARAT, 387810
Phone No.	:	
E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, /
PAN No.	:	AAACV5657K
GSTIN/UIN.	:	24AAACV5657K1Z1 / NA

### 2. Issuing Office Details :

Office Name	:	AHMEDNAGAR D.O. 151800 (151800)
Office Code	:	151800
Address	:	ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001 MAHARASHTRA , 414001.
Phone No.	:	02412321538 / 02412329761
E-mail Id/Fax	:	nia.151800@newindia.co.in / 02412341439
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

### 3. Policy Details :

Policy Number	:	15180011220100000006
Period of Insurance	:	From: 01/04/2022 12:00:01 AM To: 31/03/2023 11:59:59 PM
Date of Proposal	:	01-Apr-22
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.	:	02402350377, 9850049400 / NA
E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, / /

### 4. Collection Particulars :

Premium	:	974207
GST	:	175357
Total (₹)	:	1149564
Receipt No. & Date	:	15180081220000000005 - 01/04/22

### 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
Risk Code	:	As per Block Details



STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	₹ 671868000

**6. Block Details :**

Risk Code	:	55
Location Address with Pin Code	:	SURVEY NO.1454 TO 1457 , BEHIND MICROWAVE, TOWER, TRANSAD ROAD, DHOLKA, DISTT-AHMEDABAD, GUJRAT, GJ511, DHOLKA, GJ, GUJARAT, INDIA, 387810.
Description of Property	:	PLANT & M/C.with Motors, Electrical Instalation, & other Accessories with Computers & General Equipment with AC, and consumable spare parts etc also any other equipments related to plants.BLD.& HUMIDIFICATION with plinth & Foundations, Fact
Risk Description	:	Cloth Processing units situated outside the complex / compound of Textile mills

**(a) Block 1:**

Name of Block:BLD.& HUMIDIFICATION with plinth & Foundations, Factory Buildings, other building non Resident.		
Sl. No.	Asset Description	Sum Insured (₹)
1.	On Building - Superstructure	92431000
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	0
6.	On Stock held in trust	0
7.	Others (To Specify)	NA
<b>Total Sum Insured</b>		<b>92431000</b>

**(b) Block 2:**

Name of Block:PLANT & M/C.with Motors, Electrical Instalation,Solar Plant & other Accessories with Computers & General Equipment with AC, and consumable spare parts etc also any other equipments related to plants		
Sl. No.	Asset Description	Sum Insured (₹)
1.	On Building - Superstructure	0
2.	On Building - Plinth & Foundations	0
3.	On Plant, Machinery and accessories	381130000
4.	On Furniture, Fittings, Fixtures and other Contents	0
5.	On Stocks and stocks in process	0
6.	On Stock held in trust	0
7.	Others (To Specify)	NA
<b>Total Sum Insured</b>		<b>381130000</b>

**(c) Block 3:**

Name of Block:FURNITURE & FIXTURE, office Equipment, Table, Chair, sofa sets,Tools & Equipments , General Equipments, Computers & any other Furniture Items etc		
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	3307000
5.	On Stocks and stocks in process	0
6.	On Stock held in trust	0
7.	Others (To Specify)	NA



<b>Total Sum Insured</b>	:	<b>3307000</b>
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**(d) Block 4:**

Name of Block: STOCK WORK IN PROCESS,,i.e.All Types of Grey Cloths, All Types of Fabrics, in Loose also Unpacked fabrics and Packing Material with Held in Trust etc.

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	:	195000000
6.	On Stock held in trust	:	0
7.	Others (To Specify)	:	NA
	<b>Total Sum Insured</b>	:	<b>195000000</b>

**7. Sum Insured Summary :**

Sl. No.	Asset Description	:	Sum Insured (₹)
1.	Building - Superstructure	:	92431000
2.	Building- Plinth & Foundations	:	0
3.	Plant, Machinery and accessories	:	381130000
4.	Furniture, Fittings, Fixtures and other Contents	:	3307000
5.	Stocks and stocks in process	:	195000000
6.	Stock held in trust	:	0
7.	Compound Wall	:	0
8.	Other property specifically required to be covered	:	
	<b>Total Sum Insured</b>	:	<b>671868000</b>

**8. Add on Covers Opted :**

Sl. No.	Add on Cover	:	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	:	671868000
2	Spontaneous Combustion (Add On 1007)	:	50000000

**9. Terrorism :**

<b>Terrorism Covered</b>	:	N (No)
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
1	BANK OF INDIA

**11. Coinsurance Details :**

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	Outgoing	NEW INDIA ASSURANCE CO. LTD.	AHMEDNAGAR D.O. 151800	85	828076
2	Outgoing	RELIANCE GENERAL INSURANCE CO. LTD.	CL1001 Corporat e Office	15	146132



## 12. Subjectivities :

The insurance under this policy is subject to

<b>Warranties</b>	:	N/A
<b>Endorsements</b>	:	Endorsement7 - Spontaneous Combustion, Endorsement9 - Earthquake (Fire and Shock),
<b>Clauses</b>	:	Clause3 - Designation of property clause, Agreed Bank Clause
<b>Special Conditions</b>	:	CLOTH PROCESSING UNIT Building:-9,24,31,000/- Machinery:-38,11,30,000/- FFF:-33,07,000/- Stocks, / & in process:-19,50,00,000/- Other Stocks:-52,76,000/- ( Fire+ Earth quake +Spontaneous combustion +S T F I )
<b>Risk Covered</b>	:	As per Risk covered attached
<b>Fire Products-Exclusions</b>	:	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	:
<b>Total premium including GST</b>	:
<b>Total premium including GST(In words)</b>	:
	RUPEES ELEVEN LAC FORTY-NINE THOUSAND FIVE HUNDRED SIXTY-FOUR ONLY



**Premium and GST Details**

	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 974207.00
SGST	0	0
CGST	0	0
IGST	18	175357

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 01st day of April,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 01/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180022P0000007

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