



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: SHREE GANESHA INDUSTRIES	E-mail Id/Fax	: pancholi.tejas@gmail.com, /
Customer ID	: PO93542192	PAN No.	:
Address	: SR.NO :- 205 ,221 ,222, KADI NANDASAN ROAD, ALDESAN, KADI, MAHISAGAR, LAKHVAD, GUJARAT LAKHVAD ,GUJARAT, 384440	GSTIN/UIN.	: 24ADYFS6654H1ZC / NA
Phone No.	:		

2. Issuing Office Details :

Office Name	: BRANCH AURANGABAD AUTO TIE-UP (160401)
Office Code	: 160401
Address	: THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH (160401) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD, 431003 MAHARASHTRA , 431003.
Phone No.	: 02402485446 / 02402484415
E-mail Id/Fax	: nia.160401@newindia.co.in /
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

3. Policy Details :

Policy Number	: 1604011121800000418
Period of Insurance	: From: 10/12/2021 04:06:34 PM To: 09/12/2022 11:59:59 PM
Date of Proposal	: 10-Dec-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	: 35169
GST	: 6331
Total (₹)	: 41500
Receipt No. & Date	: 16040181210000002780 - 10/12/21

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	: ₹ 46800000
Risk Serial No	IIB Risk Code
1	2999H



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	SR.NO:-205 ,221 ,222, KADI NANDASAN ROAD, ALDESAN, KADI, MAHISAGAR, LAKHVAD, GUJARAT 384440	26000000	0	0	0	20800000	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	SR.NO:-205 ,221 ,222, KADI NANDASAN ROAD, ALDESAN, KADI, MAHISAGAR, LAKHVAD, GUJARAT 384440	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	26,000,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	20,800,000
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
	Total Sum Insured	:	46,800,000

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	STATE BANK OF INDIA

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	: Building Premises:- (Silent) Sum Insured:- 2,60,00,000(260 lacs) Plant & Machinery:- (Silent) Sum Insured:- 2,08,00,000 (208 lacs) All types of Building Plant & Machinery etc
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.
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

13. A) Compulsory Deductible: ₹ 5000/- for each claim			
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	: 35169
GST	: 6331
Total premium including GST	: 41500
Total premium including GST(In words)	: RUPEES FORTY-ONE THOUSAND FIVE HUNDRED ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 35169.00
SGST	0	0
CGST	0	0
IGST	18	6331



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 10th day of December, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 10/12/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16040121P0003513

IRDA Registration Number: 190