



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :			
Insured Name	: SHREEJEE COTEX	E-mail Id/Fax	: jsk.rajeshkediya@gmail.com, /
Customer ID	: PO96157606	PAN No.	:
Address	: A/P. SAWALDA, TQ. SHAHADA, DIST. NANDURBAR SHAHADE ,MAHARASHTRA, 425409	GSTIN/UIN.	: 27ACOFS1278G1ZQ / NA
Phone No.	:		:

2. Issuing Office Details :			
Office Name	: Garkheda Micro Office Aurangabad (160502)	E-mail Id/Fax	: nia.160502@newindia.co.in /
Office Code	: 160502	S.Tax Regn. No.	: AAACN4165CST178
Address	: LL-3, Chetan Sankul,Ulkanagari Garkheda Parisar Aurangabad ,431005 MAHARASHTRA , 431005.	GSTIN	: 27AAACN4165C3ZP
Phone No.	: 02402970014	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16050211214300000012
Period of Insurance	: From: 30/03/2022 04:31:42 PM To: 29/06/2022 11:59:59 PM
Date of Proposal	: 30-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	: 71999	Total (₹)	: 84960
GST	: 12960	Receipt No. & Date	: 16050281210000000395 - 30/03/22

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	: ₹ 100000000

Risk Serial No	IIB Risk Code
1	4002



6. Block Details :

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	In the Godown of Shahada Taluka Kharedi Vikri Sangh, Godown No.1, Shahada, Dist-Nandurbar 425409	0	0	0	0	0	0	0	0	0	10000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	In the Godown of Shahada Taluka Kharedi Vikri Sangh, Godown No.1, Shahada, Dist- Nandurbar 425409	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	100,000,000



Total Sum Insured	:	100,000,000
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9. Terrorism/EQ/STFI :					
Terrorism Covered	:	Yes	Earthquake Covered	:	Yes
			STFI Covered	:	Yes

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	HDFC BANK LTD

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	: Godown Stock:- (INCLUSIVE SPONTANEOUS COMBUSTION) On stock of Cotton F P Bales and Cotton Yarn 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

13. A) Compulsory Deductible: 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.			
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	: 71999
GST	: 12960
Total premium including GST	: 84960
Total premium including GST(In words)	: RUPEES EIGHTY-FOUR THOUSAND NINE HUNDRED SIXTY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 71999.00
SGST	9	6480
CGST	9	6480



IGST	0	0
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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 30th day of March,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 30/03/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16050221P0001310

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
