



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY UIN-IRDAN190RP0011V02202021

1. Insured's Details:

Insured Name	:	SHREYA COTTEX	E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, /
Customer ID	:	PO94016034	PAN No.	:	
Address		SUKHSHANTI NAGAR, MANTHA ROAD, JALNA JALNA, MAHARASHTRA, 431203	GSTIN/UIN.	:	27AEHFS6779K1Z4 / 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	:	16040011218000001152
Period of Insurance		From: 30/03/2022 12:00:01 AM To: 29/05/2022 11:59:59 PM
Date of Proposal	:	30-Mar-22
Prev. Policy no.	:	0
Client Type	:	Non-Corporate 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	:	2399
GST	:	432
Total (₹)	:	2832
Receipt No. & Date	1:	16040081210000014739 - 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		₹ 4000000	
Risk Serial No			IIB Risk Code
1			4002



Block Details: 6.

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

SI N o.	Address with Pin	Building	Plinth &	Basemen t &	Furniture , Fixture & Fittings	Plant & Machiner	Other Contents Details	Other Contents SI	Stocks held in trust	Stocks in process	Stocks
				Structure s							
	Shivsharda Multi State Co-Op. Credit Society Itd, Georai, Beed 431127	0	0	0	0	0	0	0	0	0	4000000

SIN	o. Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Shivsharda Multi State Co-Op. Credit Society ltd, Georai, Beed 431127	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

Sum In	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	:	4,000,000		
·	Total Sum Insured	:	4,000,000		

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

10. Hypo	othecation Details :
SI.No.	Name of the Financiers
1	NOT OPTED

11. Coinsurance Details :					
SI.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities:

The incurance under this policy is subject to

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Special Conditions :		Stock of Cotton Seeds STORED in godown.		
Special Warranties	:	NA		
Special Exclusion	:	NA		
Clauses	: (1) Terrorism Clause (2) Agreed Bank Clause (3) Architects ClauseUpto 5% of the claim amount for reasonable fees of a Surveyor,Consulting Engineer (4) Removal of Debris ClauseUpto 2% of the claim of the amount for recosts 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:

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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 2399 432 **GST** 2832 Total premium including GST

RUPEES TWO THOUSAND EIGHT HUNDRED THIRTY-TWO Total premium including GST(In words)

ONLY

Premium and GST Details						
	Rate of Tax	Amount in INR				
Premium		₹ 2399.00				
SGST	9	216				
CGST	9	216				
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.

THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



For and on behalf of The New India Assurance Company Limited

Date of Issue: 28/03/2022

Duly Constituted Attorney(s)

Tax Invoice No: 16040021P0021809

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C