



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

**1. Insured's Details :**

Insured Name	:	WHITECLIFF POLYTEX PRIVATE LIMITED	E-mail Id/Fax	:	/
Customer ID	:	PO92685980	PAN No.	:	
Address	:	MINI SHOP, DHARASKAR ROAD, ITWARI, NAGPUR -440002	GSTIN/UIN.	:	NA / NA
		NAGPUR ,MAHARASHTRA, 440002			
Phone No.	:				

**2. Issuing Office Details :**

Office Name	:	DO II AURANGABAD (160500)
Office Code	:	160500
Address	:	LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD ,431003 MAHARASHTRA , 431003.
Phone No.	:	02402482688 / 02402480985
E-mail Id/Fax	:	nia.160500@newindia.co.in / 02402486895
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	:	1605001121800000419
Period of Insurance	:	From: 01/11/2021 03:49:41 PM To: 30/04/2022 11:59:59 PM
Date of Proposal	:	01-Nov-21
Prev. Policy no.	:	0
Client Type	:	Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	
Agent/Bancassurance/SPECIFIED PERSON	:	
Phone No.	:	02402350377, 9850049400 / NA
E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, / /

**4. Collection Particulars :**

Premium	:	41270
GST	:	7430
Total (₹)	:	48701
Receipt No. & Date	:	16050081210000004239 - 02/11/21

**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	:	₹ 20000000
Risk Serial No		IIB Risk Code
1		2063



<b>Risk Serial No</b>	<b>IIB Risk Code</b>
3	2063

**6. Block Details :**

Only Stocks on Floater basis is selected:  
Floater Stocks Sum Insured: <<FL\_STANDARD\_risk SI>>

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	C/o. Babasaheb Kedar Ginning Pressing and Prakriya Sahakari Sanstha Maryadit Near APMC, Main Road, Savner 441306	Pucca	Pucca	Pucca
2	"Agrasen Warehouse, Infront of Akot APMC, Poapkheda Road, Akot-444101, Dist. Akola, Maharashtra." 444101	Pucca	Pucca	Pucca
3	Shri Gajanan Sahakari Sootgirni Maryadit Mouje Wagholi, Mangul (Dast) Road, Dhamangoan Railway, Dist. Amravati, Maharashtra -444709 444709	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	YES	20000000

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	:
2.	Plinth & foundation Sum Insured	:
3.	Basement & Additional Structures Sum Insured	:
4.	Furniture, Fixture & Fittings Sum Insured	:
5.	Plant & Machinery	:
6.	Other Contents Sum Insured	:
7.	Stocks held in trust Sum Insured	:
8.	Stocks in process Sum Insured	:
9.	Stocks Sum Insured	:
	<b>Total Sum Insured</b>	:

**9. Terrorism/EQ/STFI :**

<b>Terrorism Covered</b>	: Yes	<b>Earthquake Covered</b>	: Yes	<b>STFI Covered</b>	: Yes
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<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	NOT OPTED

<b>11. Coinsurance Details :</b>					
<b>Sl.No.</b>	<b>Coinsurance Type</b>	<b>Company</b>	<b>Office Code</b>	<b>% Share</b>	<b>Premium Share</b>
1	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
<b>Special Conditions</b>	: GINNING & PRESSING, and Spinning Mill (ALL STOCK OF COTTON WITH PROCESS-STOCK LYING ANYWHERE IN FACTORY COMPOUND- Inclusive Spontaneous Combustion ) On stock of Raw cotton in Loose &/or in Heaps in Open Compound& Stock In-Process & Stock of Lint, Cotton Yarn and Cotton Spinning Waste,
<b>Special Warranties</b>	:
<b>Special Exclusion</b>	:
<b>Clauses</b>	: (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.
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<b>B) Terrorism Deductibles:</b>			
<b>Nature of Risk</b>	<b>Deductibles (as a % of claim/loss amount)</b>	<b>Minimum Limit</b>	<b>Maximum Limit</b>
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	: 41270
GST	: 7430
Total premium including GST	: 48701
Total premium including GST(In words)	: RUPEES FORTY-EIGHT THOUSAND SEVEN HUNDRED ONE ONLY

<b>Premium and GST Details</b>		
	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 41270.00
SGST	9	3715
CGST	9	3715
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 05th day of April,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 05/04/2022

Duly Constituted Attorney(s)

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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