



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :			
Insured Name	: BHUMI COTTEX INDUSTRY PVT LTD	E-mail Id/Fax	: bhumicottex@gmail.com, bcpl_jalna@gmail.com / 02482229092
Customer ID	: PO95490979	PAN No.	: AAECB5045R
Address	: GUT NO.9,GUNDEWADI,TQ DIST JALNA JALNA ,MAHARASHTRA, 431203	GSTIN/UIN.	: 27AAECB5045R1Z7 / NA
Phone No.	: XXXXXX9091, XXXXXX5836		

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	: 16050211214300000007
Period of Insurance	: From: 03/03/2022 10:00:00 AM To: 02/03/2023 11:59:59 PM
Date of Proposal	: 03-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	: 222405	Total (₹)	: 262437
GST	: 40032	Receipt No. & Date	: 16050281210000000263 - 03/03/22

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	2064



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	Bhumi Cottex Industry Pvt Ltd, Gut No.9, Gundewadi, Tq Dist Jalna 431203	0	0	0	0	0	nm	0	0	0	100000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Bhumi Cottex Industry Pvt Ltd, Gut No.9, Gundewadi, Tq Dist Jalna 431203	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

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	KOTAK MAHINDRA BANK BR AURANGABAD

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	: (COTTON SEEDS CLEANING / DELINTING FACTORY) On stock of raw materials such as oil seeds, cotton seeds white/black ,cotton linter oil And stock in process ,semi finished/finished products, by- products, oil cake, DOC , & other oil in storage tank or in barrels,& hexine petroleum products,& all type of Packing material such as bardana, plastic/ jute rassi, & packing material for bales , &/or such other goods pertaining
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	: 222405
GST	: 40032
Total premium including GST	: 262437
Total premium including GST(In words)	: RUPEES TWO LAC SIXTY-TWO THOUSAND FOUR HUNDRED THIRTY-SEVEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 222405.00
SGST	9	20016



CGST	9	20016
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 03rd day of March,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 03/03/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16050221P0001102

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
