



**NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0012V02202021**

1. Insured's Details :					
Insured Name	:	RAJESHWARI GINNING FACTORY	E-mail Id/Fax	:	pancholi.tejas@gmail.com, /
Customer ID	:	PO92349326	PAN No.	:	AABFR9540D
Address	:	S.NO 26/1,25/1,25/2 NANI KADI KADI KALYANPURA ROAD,NEAR NARMADA CANAL BRIDGE. KADI  KADI ,GUJARAT, 382715	GSTIN/UIN.	:	24AABFR9540D1ZF / NA
Phone No.	:			:	

2. Issuing Office Details :					
Office Name	:	AHMEDNAGAR D.O. 151800 (151800)	E-mail Id/Fax	:	nia.151800@newindia.co.in / 02412341439
Office Code	:	151800	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR, 414001 MAHARASHTRA , 414001.	GSTIN	:	27AAACN4165C3ZP
Phone No.	:	02412321538 / 02412329761	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 15180011214300000102
Period of Insurance	: From: 11/11/2021 02:19:44 PM To: 10/11/2022 11:59:59 PM
Date of Proposal	: 11-Nov-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	:	180000	Total (₹)	:	212400
GST	:	32400	Receipt No. & Date	:	15180081210000008621 - 14/11/21

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	: ₹ 90000000

Risk Serial No	IIB Risk Code
1	4002



## 6. Block Details :

SI 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	Plot number 10,Dhrab gidc,Near ashok Milan building,Mundra 370421	0	0	0	0	0	0	0	0	0	90000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Plot number 10,Dhrab gidc,Near ashok Milan building,Mundra 370421	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	90,000,000
	<b>Total Sum Insured</b>	<b>90,000,000</b>



<b>9. Terrorism/EQ/STFI :</b>					
<b>Terrorism Covered</b>	:	Yes	<b>Earthquake Covered</b>	:	Yes
			<b>STFI Covered</b>	:	Yes

<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	PUNJAB NATIONAL BANK

<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>	: On Stock Of F. P. Cotton Bales Including Packing Material Whilst Stored & / Or Lying In Godown(S) Building Built Of Class 'A' Class Construction
<b>Special Warranties</b>	: NA
<b>Special Exclusion</b>	: NA
<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. (5) Escalation Clause in case of Long Term Policy
<b>Risk Covered</b>	: As per Risk covered attached
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.			
<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 :**

<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 180000
GST	: 32400
Total premium including GST	: 212400
Total premium including GST(In words)	: RUPEES TWO LAC TWELVE THOUSAND FOUR HUNDRED ONLY

<b>Premium and GST Details</b>		
	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 180000.00
SGST	0	0
CGST	0	0
IGST	18	32400



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 14th day of November,2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 14/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0010488

**IRDA Registration Number: 190**