



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :					
Insured Name	:	DURGESH IMPEX PVT LTD.	E-mail Id/Fax	:	jalgaon@durgeshimpex.in, /
Customer ID	:	PO96434210	PAN No.	:	
Address	:	GAT NO 67, AT. (BHOD KURD), TALUKA-DHARANGAON, DIST- JALGAON D H A R A N G A O N (J A L G A O N) , M A H A R A S H T R A , 4 2 5 1 0 5	GSTIN/UIN.	:	27AACCD1075D1Z2 / NA
Phone No.	:			:	

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

3. Policy Details :	
Policy Number	: 16050011224300000009
Period of Insurance	: From: 12/04/2022 05:06:37 PM To: 11/05/2022 11:59:59 PM
Date of Proposal	: 12-Apr-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	:	22110	Total (₹)	:	26091
GST	:	3980	Receipt No. & Date	:	16050081220000000199 - 15/04/22

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	: ₹ 55000000

Risk Serial No	IIB Risk Code
1	2063



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	Durgesh Impex Pvt Ltd, Gat No 67, At. (Bhod Kurd), Taluka-Dharangaon, Dist. Jalgaon 425105	35000000	0	0	1000000	19000000	0	0	0	0	0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Durgesh Impex Pvt Ltd, Gat No 67, At. (Bhod Kurd), Taluka-Dharangaon, Dist. Jalgaon 425105	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	35,000,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	1,000,000
5.	Plant & Machinery	19,000,000
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	:	0
	Total Sum Insured	:	55,000,000

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	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	:	GINNING & PRESSING & oil mill, ON REINSTATEMENT VALUE BASIS BUILDING ₹ 3,50,00,000 MACHINERY ₹ 1,90,00,000 FFF ₹ 10,00,000/- All types of Buildings, Godown, Sheds, Wall compound, Water tank etc. All types of Plant/Mach, Elect installation, Weigh bridge, D.G set, Transformers, Elect poles, Fire Fighting Equipment's, Elect Motors and all other accessories, spares etc
Special Warranties	:	pertaining to Insured's trade whilst installed &/or lying in factory Premises
Special Exclusion Clauses	:	NA
	:	(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	22110
GST	3980
Total premium including GST	26091
Total premium including GST(In words)	RUPEES TWENTY-SIX THOUSAND NINETY-ONE ONLY



Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 22110.00
SGST	9	1990
CGST	9	1990
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 15th day of April,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 15/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16050022P0000468

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C