



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :					
Insured Name	:	GAUTAM COMMODITIES	E-mail Id/Fax	:	pancholi.tejas@gmail.com, /
Customer ID	:	PO93209368	PAN No.	:	
Address	:	28, JAYRANCHODRAY SOCIETY, THOL ROAD, KADI, KADI, GUJARAT, 382715	GSTIN/UIN.	:	24AAHFG4277A1ZQ / 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	: 15180011214300000110
Period of Insurance	: From: 25/11/2021 12:38:27 PM To: 24/08/2022 11:59:59 PM
Date of Proposal	: 25-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	:	83775	Total (₹)	:	98855
GST	:	15079	Receipt No. & Date	:	15180081210000009251 - 26/11/21

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	: ₹ 70000000

Risk Serial No	IIB Risk Code
1	4002

6. Block Details :

Policy No. : 15180011214300000110 Document generated by 24768 at 26/11/2021 14:46:11 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



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	PATEL RUTU GAUTAMBHAI, SURVEY NO 224/2, NEAR VIVEKANAND INDUSTRIES, RANGPURDA ROAD, RANGPURDA TA - KADI 382715	0	0	0	0	0	0	0	0	0	700000 00

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	PATEL RUTU GAUTAMBHAI, SURVEY NO 224/2, NEAR VIVEKANAND INDUSTRIES, RANGPURDA ROAD, RANGPURDA TA - KADI 382715	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	:	70,000,000
	Total Sum Insured	:	70,000,000

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	AXIS 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	: On Stock Of F. P. Cotton Bales Including Packing Material Whilst Stored & / Or Lying In Godown(S) Building Built Of Class 'A' Class Construction Situated At above mentioned address. Stock Held In Trust Also Covered.
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	: 83775
GST	: 15079
Total premium including GST	: 98855
Total premium including GST(In words)	: RUPEES NINETY-EIGHT THOUSAND EIGHT HUNDRED FIFTY-FIVE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 83775.00
SGST	0	0



CGST	0	0
IGST	18	15079

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 26th day of November, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 26/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0011287

IRDA Registration Number: 190