



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

**1. Insured's Details :**

Insured Name	: KALPATRU COTTON PROCESSORS PVT LTD	E-mail Id/Fax	: kaswaamol@gmail.com, /
Customer ID	: PO96264158	PAN No.	:
Address	: GUT NO.145/2, BABHULGAON,TQ KARJAT, DIST AHMEDNAGAR  KARJAT (AHMEDNAGAR), MAHARASHTRA, 414402	GSTIN/UIN.	: 27AAECK3110C1Z7 / NA
Phone No.	:		

**2. Issuing Office Details :**

Office Name	: AURANGABAD DO-160400 (160400)
Office Code	: 160400
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	: 02402333572 / 02402333361
E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	: 16040011228000000016
Period of Insurance	: From: 06/04/2022 12:00:01 AM To: 05/04/2023 11:59:59 PM
Date of Proposal	: 06-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	: 107202
GST	: 19296
Total (₹)	: 126498
Receipt No. & Date	: 16040081220000000086 - 05/04/22

**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	: ₹ 40000000
<b>Risk Serial No</b>	
<b>IIB Risk Code</b>	



1	2063
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## 6. Block Details :

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

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	Kalpatru Cotton Processors Pvt Ltd, Gut No.145/2, Babhulgaon, Tq Karjat, Dist Ahmadnagar 414402	11000000	0	0	0	29000000	na	0	0	0	0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Kalpatru Cotton Processors Pvt Ltd, Gut No.145/2, Babhulgaon, Tq Karjat, Dist Ahmadnagar 414402	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	NO	0

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	11,000,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	29,000,000
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
	<b>Total Sum Insured</b>	<b>40,000,000</b>



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

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

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

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
Special Conditions	: GINNING & PRESSING BUILDING ₹110,00,000/- MACHINERY ₹2,90,00,000/- 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,
Special Warranties	: Fire Fighting Equipments, Elect Motors and all other accessories, spares etc, pertaining to Insured's trade whilst installed &/or lying in factory Premises basis
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.
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<b>B) Terrorism Deductibles:</b>			
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)

<b>14. Premium Details :</b>	
Premium Head	Premium Amount (₹)
Net Premium under the policy	: 107202
GST	: 19296
Total premium including GST	: 126498
Total premium including GST(In words)	: RUPEES ONE LAC TWENTY-SIX THOUSAND FOUR HUNDRED NINETY-EIGHT ONLY

<b>Premium and GST Details</b>		
	Rate of Tax	Amount in INR
Premium		₹ 107202.00
SGST	9	9648



CGST	9	9648
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)

Tax Invoice No : 16040022P0000134

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