



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

**1. Insured's Details :**

Insured Name	: SAI RAM AGRO INDUSTRY	E-mail Id/Fax	: pavan.jadhav2856@gmail.com, /
Customer ID	: PO55222077	PAN No.	:
Address	: NAVAPUR, TQ GANGAPUR, DIST AURANGABAD AURANGABAD(MA) ,MAHARASHTRA, 431003	GSTIN/UIN.	: 27AZOPJ6371N1ZK / NA
Phone No.	:		

**2. Issuing Office Details :**

Office Name	: BRANCH AURANGABAD AUTO TIE-UP (160401)
Office Code	: 160401
Address	: THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH ( 160401 ) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003 MAHARASHTRA , 431003.
Phone No.	: 02402485446 / 02402484415
E-mail Id/Fax	: nia.160401@newindia.co.in /
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	: 16040111228000000034
Period of Insurance	: From: 28/04/2022 01:23:04 PM To: 27/04/2023 11:59:59 PM
Date of Proposal	: 28-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	: 4203
GST	: 756
Total (₹)	: 4959
Receipt No. & Date	: 16040181220000000219 - 28/04/22

**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	: ₹ 2000000
<b>Risk Serial No</b>	<b>IIB Risk Code</b>

Policy No. : 16040111228000000034 Document generated by 31229 at 28/04/2022 14:13:47 Hours.

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

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

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>.



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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	SAI RAM AGRO INDUSTRY, NAVAPUR, TQ GANGAPUR, DIST AURANGABAD 431109	0	0	0	0	0	0	0	0	0	2000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	SAI RAM AGRO INDUSTRY, NAVAPUR, TQ GANGAPUR, DIST AURANGABAD 431109	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	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	2,000,000
	<b>Total Sum Insured</b>	<b>2,000,000</b>

Policy No. : 160401122800000034 Document generated by 31229 at 28/04/2022 14:13:47 Hours.

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<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	IDBI BANK LTD

<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 SOYBEAN HUSK, AGRO WASTE &/OR RAW SEMI FINISHED/FINISHED GOODS (BRIQUETTES/WHITE COAL) IN OPEN COMPOUND & STOCK IN PROCESS & STOCK OF IRON STRIP/PLASTIC STRIP, BARDAN, PACKING MATERIAL, TRAMPOLINE & SUCH OTHER GOODS PERTAINING TO INSURED'S
<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.
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

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

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 4203
GST	: 756
Total premium including GST	: 4959
Total premium including GST(In words)	: RUPEES FOUR THOUSAND NINE HUNDRED FIFTY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 4203.00
SGST	9	378
CGST	9	378
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 28th day of April, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 28/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040122P0000295

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