



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

1. Insured's Details :			
Insured Name	:	SHREEJI GINNING & PRESSING FACTORY	E-mail Id/Fax : shrijigpf@gmail.com, /
Customer ID	:	PO96334912	PAN No. :
Address	:	GUT NO. 463, 73/2, JALGAON ROAD, 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. : 27AASF5772M1Z6 / NA
Phone No.	:		

2. Issuing Office Details :			
Office Name	:	BRANCH AURANGABAD AUTO TIE-UP (160401)	E-mail Id/Fax : nia.160401@newindia.co.in /
Office Code	:	160401	S.Tax Regn. No. : AAACN4165CST178
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.	GSTIN : 27AAACN4165C3ZP
Phone No.	:	02402485446 / 02402484415	SAC : 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16040111224300000001
Period of Insurance	: From: 07/04/2022 02:54:52 PM To: 06/07/2022 11:59:59 PM
Date of Proposal	: 07-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	:	41999	Total (₹) : 49560
GST	:	7560	Receipt No. & Date : 16040181220000000041 - 07/04/22

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	: ₹ 60000000

Risk Serial No	IIB Risk Code
1	4002



**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	J.S.K Agro Market Produce pvt ltd, Gut No.112/ 2C /2, Jalgaon Road, Bhod [ Kh], Tal. Dharangaon. Dist - Jalgaon 425105	0	0	0	0	0	0	0	0	0	60000 000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	J.S.K Agro Market Produce pvt ltd, Gut No.112/ 2C /2, Jalgaon Road, Bhod [ Kh], Tal. 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	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	:	60,000,000
	<b>Total Sum Insured</b>	:	<b>60,000,000</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	ORIENTAL BANK OF COMMERCE BR JALGAON

<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>	: Godown Stock:- On stock of Maiz, Chana, Wheat, and all types of Grain whilst stored &/or lying in Godown bldg of 1st 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)

<b>14. Premium Details :</b>	
<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 41999
GST	: 7560
Total premium including GST	: 49560
Total premium including GST(In words)	: RUPEES FORTY-NINE THOUSAND FIVE HUNDRED SIXTY ONLY

<b>Premium and GST Details</b>		
	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 41999.00
SGST	9	3780
CGST	9	3780



IGST	0	0
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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 07th day of April, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 07/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040122P0000045

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