



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY UIN-IRDAN190RP0011V02202021

1. Insured's Details:

Insured Name	:	SHRI KRISHNA GINNING & PRESSING	E-mail Id/Fax		deepakbatra_2011@rediffmail.com, hingan@bankofbaroda.com /
Customer ID	:	PO94493626	PAN No.	:	
Address		AT DHONDGAON,TQ SAMUDRAPUR,DIST WARDHA-442305 SAMUDRAPUR ,MAHARASHTRA, 442305	GSTIN/UIN.	:	27ACPFS5599D1ZF / NA
Phone No.	- I :				

2. Issuing Office Details:

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

3. Policy Details:

Policy Number	:	16050011228000000199
Period of Insurance	:	From: 19/05/2022 12:00:01 AM To: 18/06/2022 11:59:59 PM
Date of Proposal	:	19-May-22
Prev. Policy no.	:	0
Client Type	:	Non-Corporate 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	:	10049
GST	:	1810
Total (₹)	:	11860
Receipt No. & Date	:	16050081220000000813 - 17/05/22

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		₹ 25000000				
Risk Serial No)		IIB Risk Code			



Risk Serial No	IIB Risk Code
1	2063

Block Details: 6.

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

	building, contents & stocks of building contents & stocks on beclaration basis is selected.										
9	Address with Pin	Building superstru cture	Plinth & foundation	t&	Furniture , Fixture & Fittings	Plant & Machiner Y	Other Contents Details	Other Contents SI	Stocks held in trust	Stocks in process	Stocks
	Shri Krishna Ginning & Pressing, At Dhondgaon,Tq Samudrapur,Dis t Wardha- 442305 442305	0	0	0	0	0	NA	0	0	0	2500000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Shri Krishna Ginning & Pressing, At Dhondgaon,Tq Samudrapur,Dist Wardha-442305 442305	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 :					
SI. 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	l :	0		



8.	Stocks in process Sum Insured	:	0
9.	Stocks Sum Insured	:	25,000,000
	Total Sum Insured	:	25,000,000

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

10. Hyp	10. Hypothecation Details :					
SI.No.	Name of the Financiers					
1	BANK OF BARODA BR HINGANGHAT					

11. Co	insurance Details :				
SI.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities:

The insurance under this policy is subject to				
Special Conditions		RISK CODE-63/ GINNING & PRESSING (ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL STOCK & Soyabean, Chana, Toor- STOCK LYING ANYWHERE IN FACTORY COMPOUND)- On Stock of Raw cotton in loose &/or in heaps, F.P Bales, Stock of lints, HULLS Bondri, Soyabean, Chana, Toor Cotton seeds, Oil cake, Oil in Tank & barrels & or Stock In Process & all types of packing material,		
Special Warranties	:	Tarpaulin and such other goods pertaining to insured'sTrade whilst Stored &/or lying in shed/Godown,process or in open compound.		
Special Exclusion	:	NA		
Clauses	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Architects ClauseUpto 5% of the claim amount for reasonable fees of architect, Surveyor, Consulting Engineer (4) Removal of Debris ClauseUpto 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		

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

b) Terrorism beddedbies.								
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 10049 **GST** 1810 Total premium including GST 11860

Total premium including GST(In words) : RUPEES ELEVEN THOUSAND EIGHT HUNDRED SIXTY ONLY

Premium and GST Details						
	Rate of Tax	Amount in INR				
Premium		₹ 10049.00				
SGST	9	905				
CGST	9	905				
IGST	0	0				

THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



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 17th day of May,2022.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 17/05/2022

Duly Constituted Attorney(s)

Tax Invoice No: 16050022P0001637

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C