

M/S LAMA GINNERS :  
GUT NO. 1633, PIMPLE ROAD, AMALNER ,JALGAON,  
MAHARASHTRA  
425401  
Contact Number :

**Subject : Reliance Bharat Sookshma Udyam Suraksha Policy-Retail Policy No :170862221220023083**

Dear Sir,

**Welcome to the Reliance General Insurance family!**

Thank you for choosing Reliance General Insurance as your preferred insurance partner.

We are pleased to inform you that you have been insured under Policy No.170862221220023083 (attached herewith).

This Policy has been prepared based on the information furnished by you. We request you to kindly go through the same. In case a duly signed proposal form has not been submitted, information received from you, whether orally or in writing, has been specified in the Policy document on the basis of understanding provided to the Company.

If you find any discrepancy in the document, kindly write to us immediately for necessary rectification in writing forthwith but in no case later than 15 days from the date of receipt of the Policy document. In the absence of any communication from your end, the contents of the policy shall be deemed as accepted.

To enable us to serve you better, you are requested to mention your Policy Number in all your further correspondence.

While we believe that with Reliance General Insurance, you get nothing less than excellent and unparalleled services, should you have any complaints or post purchase requirements like correction / changes in the policy or claims to be reported, please write to us on

Write to [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com)

Looking forward to a long lasting and delightful relationship.

Yours sincerely,



For Reliance General Insurance Company Limited.  
Authorised Signatory

**Reliance Bharat Sookshma Udyam Suraksha Policy-Retail Policy**

Policy Issuing Office:	Reliance General Insurance Co. Ltd. 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway Goregaon (East), Mumbai - 400 063, India												
Policy Servicing Branch Office:	C-9 & C-10, SECOND FLOOR, ABC COMPLEX, ADALAT ROAD,0,0,PIN -431001, Contact No - 0444 3018077												
Agency / Broker Code:	17BRG276												
Agency / Broker Name:	JAINUINE INSURANCE BROKERS PVT LTD												
Policy No:	170862221220023083												
Details of proposal & declaration:	Proposal No.:P052522100125 Date:25/05/2022												
Tax Invoice No. & Date:	P052522100125 & 25/05/2022												
Business Type	New Business												
Details of previous policy (in case of renewal):	Not Applicable												
Name of the Insured:	M/S LAMA GINNERS .												
Address for Communication:	GUT NO. 1633, PIMPLE ROAD, AMALNER, JALGAON, MAHARASHTRA, PIN -425401.												
Contact Details	Mobile no. Landline no.	E-mail id:	kothari.yatin@gmail.com										
GSTIN of the Insured:	27AADFL0603M1ZG												
Nature of Business of Insured:													
Financial Interest Name and Address of financier:	<table border="1"> <thead> <tr> <th>SL No.</th> <th>Agreement Type</th> <th>Financier Name</th> <th>Financier Address</th> <th>Loan Account Number</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Hypothecation</td> <td>JALGAON JANTA SAHAKARI BANK LTD</td> <td>-</td> <td>-</td> </tr> </tbody> </table>			SL No.	Agreement Type	Financier Name	Financier Address	Loan Account Number	1	Hypothecation	JALGAON JANTA SAHAKARI BANK LTD	-	-
SL No.	Agreement Type	Financier Name	Financier Address	Loan Account Number									
1	Hypothecation	JALGAON JANTA SAHAKARI BANK LTD	-	-									
Period of Insurance:	From 00:01 Hours on 21/05/2022 To Mid-night of 20/05/2023												
Total Sum Insured(in Rs)	50,000,000												
Co-insurance Details	Reliance General Insurance Company Ltd. 100% (OWN)												

Details of the risk location covered and Sum Insured and other details of insured property	<b>Address of the Location# 1:</b> GUT NO. 1633, PIMPLE ROAD, AMALNER - , DIST. JALGAON JALGAON MAHARASHTRA - 425401
	<b>Occupancy at location :</b> Storage of non haz goods (Materials stored in Godowns and Silos)
	<b>Description of the risk and covered :</b> ON STOCK OF MAIZ,WHEAT,BAJARI,CAHANA,JOWAR & OTHER GRAINS STORED IN GODOWN
	<b>Bifurcation of Sum Insured :</b> <ul style="list-style-type: none"> <li>Finished Stock Rs. 50,000,000</li> </ul> <b>Total Sum insured at this location = Rs. 50,000,000</b>

<b>In-Built Covers</b>	<ul style="list-style-type: none"> <li>Computer programmes, information and data upto Rs. 500,000/- (per event and in aggregate during the policy period)</li> <li>Theft Within 7 Days from the occurrence of, and proximately caused by, any of the Insured Events</li> <li>Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind but only upto Rs. 50,000/- (per event and in aggregate during the policy period)</li> <li>Additions Alterations And Extensions - upto 15% of the sum insured for that item (excluding stocks)</li> <li>Startup Expenses Upto Rs 100,000/- (per event and in aggregate during the policy period)</li> <li>Earthquake, volcanic eruption, or other convulsions of nature – Rs. 50,000,000</li> <li>Terrorism - Rs. 50,000,000</li> <li>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation – Rs. 50,000,000</li> <li>Temporary removal of Machinery And Equipments From The Premises</li> <li>Money upto Rs. 50,000/- (per event and in aggregate during the policy period)</li> <li>Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)</li> <li>Removal of Debris - Upto 2% of the claim amount, if incurred</li> <li>Temporary removal of stock - Upto 10% of the insured stock</li> <li>Spontaneous Combustion</li> <li>Costs compelled by Municipal Regulations upto total sum insured of building</li> <li>Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for value upto Rs. 300,000 /- (Rs. 15,000/- per person subject to a maximum of 20 persons) during the policy period</li> <li>Forest fire, jungle fire</li> <li>Professional fees - upto 5% of claim amount</li> </ul>
<b>Deductible applicable</b>	<ul style="list-style-type: none"> <li>For other than Terrorism Claims : Rs. 5,000/- for each and every loss</li> <li>Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool</li> </ul>
<b>Warranties</b>	<ul style="list-style-type: none"> <li>MD- Storage of Non Hazardous goods</li> <li>Presence of hazardous goods of higher category not exceed 5% of the total value of the stocks</li> <li>MD- Class of Construction</li> <li>Risk is not situated in basement</li> <li>ON STOCK OF MAIZ,WHEAT,BAJARI,CAHANA,JOWAR &amp; OTHER GRAINS STORED IN GODOWN</li> <li>warranty that hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein. And the storage is done IN CLOSED PREMISES ONLY</li> <li>Warranted that godown is exclusively used to store the material of Insured Only and should not be used as</li> </ul>

	transporter's godown. AND IN CLOSED PREMISES ONLY
<b>Clauses Applicable</b>	<ul style="list-style-type: none"> <li>•Sabotage and Terrorism Damage Cover Endorsement as per Indian Market Terrorism Risk Insurance Pool wording</li> <li>•Agreed Bank clause</li> <li>•Designation of property clause</li> <li>•Communicable Disease Exclusion Clause</li> <li>•Terrorism Exclusion Clause for Contamination and Explosives</li> </ul>

Premium Details	Amount (Rs.)
Net Premium	30,612.00
Add: Terrorism premium	11,500.00
<b>Total Net Premium</b>	<b>42,112.00</b>
Add: CGST (9 % of Total Net Premium)	3,790.08
Add: SGST (9 % of Total Net Premium)	3,790.08
<b>Total Gross Premium (Rounded Off)</b>	<b>49,692.00</b>

GSTIN: 27AABCR6747B1ZG ; HSN: 997137 ; Description of services: Other property insurance services "Category-General Insurance Business Service 00440005"

Consolidated Stamp duty paid vide Letter of Authorisation No. NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380 dated 28th March 2022 at General Stamp Office, Mumbai.

\*\* Not applicable for the State of Jammu and Kashmir.

In witness whereof this policy has been signed at **Mumbai** on policy original tax invoice date 21/05/2022 in lieu of Policy No. as mentioned in the policy.

For any assistance on claims, please contact us at 74004 22200, (022) 4890 3009 or email us at rgicl.services@relianceada.com

**Grievance Clause:** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 (toll free), (022) 4890 3009 or may write an email at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at [rgicl.grievances@relianceada.com](mailto:rgicl.grievances@relianceada.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at [rgicl.headgrievances@relianceada.com](mailto:rgicl.headgrievances@relianceada.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website [www.irda.gov.in](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://www.gbic.co.in). The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located: Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s: 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in.

**IRDAI / (IGMS/Call Centre):**

Through IGMS, Insured can register the complaint online and track its status.

For registration please visit IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in).

Toll free number: 1800 4254 732

Timings: 8 AM to 8 PM--(Monday to Saturday).

**Ombudsman:**

In case you/insured person are not satisfied with our decision/resolution, you may approach the Insurance Ombudsman.

**Note-**

In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

The policy wording with detailed terms, conditions and exclusions are available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) Policy wordings link :

[www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx](http://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx)

For and on behalf of  
**Reliance General Insurance Company Limited.**

**Authorized Signatory**

<b>Wordings applicable</b>
<b>Forming part of Policy No:170862221220023083</b>
<b><u>Sabotage and Terrorism Damage Cover Endorsement (Material Damage only)</u></b>
<b>INSURING CLAUSE</b>
Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to

the Company of additional premium as stated in the Original Policy Schedule, it is hereby agreed and declared that notwithstanding anything stated in the "Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government (s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of sabotage and/or terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

#### LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. loss by seizure or legal or illegal occupation;
2. loss or damage caused by:
  - (i) voluntary abandonment or vacation,
  - (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of sabotage and/or terrorism;
15. loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;

17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;
18. Any loss due to fines or damages for breach of contract, or penalties of whatever nature;
19. Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;
20. Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.
21. loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;
22. Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.

**LIMIT OF INDEMNITY**

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 20,000,000,000 per compound/location whichever is lower.

In respect of sabotage and/or terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 4,000,000,000 per compound/location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 20,000,000,000/- whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR 20,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 20,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

**EXCESS**

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000  
 \*Whichever is applicable

**ADD ON COVERS**

It is further declared and agreed that the limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 20,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 20,000,000,000.

In respect of sabotage and/or terrorism cover for long term dwellings, limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 4,000,000,000/- whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 4,000,000,000/-

**MID TERM COVER**

In case the coverage under this endorsement is granted during the currency of the policy, no claims will be payable for loss or damage to property caused by an act of sabotage and/or terrorism occurring during the first 15 (fifteen) days from the date of granting such cover. There should be no known or recorded/reported losses from ground up including threats/hoaxes from date of inception of policy to the date of granting such cover.

**SANCTION, LIMITATION AND EXCLUSION CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**CANCELLATION CLAUSE**

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the sabotage and/or terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of the Policy save as modified or endorsed herein shall apply.

**Designation Of Property Clause**

It is hereby agreed and declared that for the purpose of determining, where necessary, the item under which any property is insured, the Company agrees to accept the designation under which the property has been entered in the Insured's book.

**Terrorism Exclusion Clause for Contamination & Explosives**

It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of

1. biological or chemical contamination
2. missiles, bombs, grenades, explosives due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of (1) "Contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Reinsurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the insured.

**Communicable Disease Exclusion Clause**

1. Notwithstanding any provision, clause or term of this policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid - 19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [Policy].

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [Policy] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any

insurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the [reinsurer] alleges that by reason of this Clause any amount is not covered by this Policy the burden of proving the contrary shall rest in the insured.

**Class of Construction**

Warranted that the buildings are not of Kutcha construction consisting of walls and /or roofs of wooden planks/ thatched leaves and / or grass/ hay of any kind bamboo/ plastic cloth / asphalt cloth/ canvas/ tarpaulin and the like.

## Reliance Bharat Sookshma Udyam Suraksha Policy-Retail Proposal Form

### Important:

1. This proposal is for covering an enterprise whose total value of insurable assets at a location does not exceed ₹ 5 Crore, against Fire and Allied Perils.
2. Read the Prospectus/Key Features Document/Policy Wordings before filling up this proposal form to understand the meaning of the terms used herein better.
3. The property proposed for insurance is not covered until the proposal is accepted and premium is paid.

Policy Issuing Office Address & Code	C-9 & C-10, SECOND FLOOR, ABC COMPLEX, ADALAT ROAD,0,0,PIN -431001, Contact No - 0444 3018077 & Branch Code: 1708
Intermediary/Agent Name & Code (if any)	JAINUINE INSURANCE BROKERS PVT LTD & 17BRG276 MAHESH BHOIR & 18785

### A. Details about Proposer and Policy Period

1.	Name of Proposer	M/S LAMA GINNERS .				
2.	Address of Proposer	GUT NO. 1633, PIMPLE ROAD, AMALNER JALGAON MAHARASHTRA - 425401				
3.	Telephone No. (Landline No.)					
4.	Mobile No.					
5.	Email	kothari.yatin@gmail.com				
6.	Contact person details, if not an individual a. Name b. Designation					
7.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions:					
		SL No.	Agreement Type	Financier Name	Financier Address	Loan Account Number
		1	Hypothecation	JALGAON JANTA SAHAKARI BANK LTD	-	-
8.	Period of Insurance	From : 21/May/2022 To : 20/May/2023				

### B. Business and Location of Business

9.	Business of Proposer						
10.	Location of risk/business to be covered - full postal address with Pin Code.	Sl No.	Address	Pin Code	Occupancy	Age of unit	Floor*
		1	GUT NO. 1633, PIMPLE ROAD, AMALNER - , DIST. JALGAON JALGAON MAHARASHTRA	425401	Storage of non haz goods (Materials stored in Godowns and Silos)	0	0
		*Floor: Ground Floor (GF) / Mezzanine Floor (MF) / Higher Floor (H).					

### C. Details about business covered at the insured location

11.	Details of insured property	Please tick in the space below :	
a.	Offices, Shops, Hotels etc	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b.	Industrial / Manufacturing risks	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
c.	Storage outside Industrial/ Manufacturing	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
d.	Tanks / Gas holders outside Industrial/ Manufacturing risks.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
e.	Utilities located outside Industrial/Manufacturing risks.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
f.	Boundary wall	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
g.	Basement storage	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
h.	Others ( please specify)	If, yes value stored SI: ₹	
12.	If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stored.		
13.	If used as an Industrial Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable.)		
14.	If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?		



15.	Fire Protection devices installed	Please tick the correct answer in the box below. <input type="checkbox"/> Portable Extinguishers <input type="checkbox"/> Small bore hose reels <input type="checkbox"/> Trailer Pumps/Fire engines <input type="checkbox"/> Hydrant System <input type="checkbox"/> Sprinkler System <input type="checkbox"/> Fixed Water Spray System <input type="checkbox"/> Foam System <input type="checkbox"/> Fire Alarm System <input type="checkbox"/> Gas Flooding System <input type="checkbox"/> Others, please specify below. _____	
16.	Indicate whether AMC (Annual Maintenance contract) for the Fire Protection Appliances is in force :	<input type="checkbox"/> Yes <input type="checkbox"/> No	
17.	Construction details		
a.	Please state material used	Please tick the correct answer in the box.	
i.	Walls	<input type="checkbox"/> Kutcha <input checked="" type="checkbox"/> Pucca	
ii.	Floor		
iii.	Roof		
	<b>Note:</b> <i>Kutcha</i> : Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction. <i>Pucca</i> : Buildings other than Kutcha are treated as Pucca constructions		
b.	Number of Floors		
c.	Age of the Building	Less than 5 years	
		5-10 years	
		10-20 years	
		Above 20 years	
18.	Distance between the risk to be covered and nearest Fire Brigade		
19.	Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)		
20.	Whether Insurance was declined by any other Company (Give details)		
21.	Premium / Claim details for the past 36 months excluding the expiring policy period : Nil Claims	No.	Premium
		1.	₹
		2.	₹
		3.	₹
		4.	₹
		TOTAL	₹
		Claim	₹

**D. Sum Insured and Other details of Insured Property**

(Indicate Sum Insured on the following basis:

- o For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents: **Reinstatement Value;**
- o For raw material: **Landed Cost;**
- o For stock in process: **Input cost;**
- o For finished stock: **Manufacturing cost** of the finished stock **or** the **Contract Price\*** of goods sold but not delivered, as applicable.  
**\* Contract Price** is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price).

22.	Description of Block	Building including plinth, Basement and additional structures	Plant & Machinery	Furniture & Fixtures, Fittings and other equipment	Raw Material	Stock in Process	Finished Stock	Other Contents (Please Specify)	Total
1	ON STOCK OF MAIZ, WHEAT, BAJARI, CAHANA, JOWAR & OTHER GRAINS STORED IN GODOWN	-	-	-	-	-	50,000,000	-	₹ 50,000,000

**E. Details for in-built cover for Floater**

23.	Floater Cover (for stocks at various locations)	Location (Postal Address with Pin Code )	Sum Insured (in ₹)

- i) Maximum value at any one location: ₹ 0  
 ii) Whether stocks stored in open:  Yes  No

**F. Standard Add-on**

II. Do You want to opt for Declaration Policy?  Yes  No (strike off what is not applicable).  
 If Yes, give details below:

24. Stocks which fluctuate in value to be covered on (monthly) declaration basis : Amount (₹): -

**G. Premium Details**

25.	Mode of Payment	
	Payment Details	
	Amount	49,692.00

**H. Declaration by Insured**

I/ We hereby declare that the value of insurable assets is less than ₹ 5 Crore (Rupees Five Crore) and the statements made by me / Us in this Proposal Form are true to the best of my / Our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/Us and Reliance General Insurance Company Limited.

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form then the same should be conveyed to the insurers immediately.

Place: \_\_\_\_\_ Date: \_\_\_\_\_ Signature of the Proposer

**INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates**

1. No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.