



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

**1. Insured's Details :**

Insured Name	: L.M COTEX PVT LTD	E-mail Id/Fax	: lmcotexpvtltd@gmail.com, /
Customer ID	: PO92863228	PAN No.	:
Address	: PLOT NO.690, NEAR BIKRAMPUR JUNCTION, GUMDA ROAD, BIKRAMPUR (GUNUPUR) . DIST RAYAGADA 764062 BIKRAMPUR ,ODISHA, 764062	GSTIN/UIN.	: 21AABCL5368C1ZX / NA
Phone No.	:		

**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	: 16050011218000000473
Period of Insurance	: From: 10/11/2021 03:27:00 PM To: 09/04/2022 11:59:59 PM
Date of Proposal	: 10-Nov-21
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	: 81901
GST	: 14742
Total (₹)	: 96644
Receipt No. & Date	: 16050081210000004462 - 10/11/21

**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	: ₹ 50000000
<b>Risk Serial No</b>	
<b>IIB Risk Code</b>	



Risk Serial No	IIB Risk Code
1	2063

**6. Block Details :**

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

SI 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	L.M Cotex Pvt Ltd,  PLOT NO.690,N EAR BIKRAMPUR JUNCTION ,GUMDA ROAD,  BIKRAMPUR( GUNUPUR ) DIST RAYAGADA ( ODISHA ).INDIA764062. 764062	0	0	0	0	0	NM	0	0	50000000	0

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	L.M Cotex Pvt Ltd,  PLOT NO.690,NEAR BIKRAMPUR JUNCTION,GUMDA ROAD,  BIKRAMPUR( GUNUPUR) DIST RAYAGADA ( ODISHA ).INDIA764062. 764062	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	50,000,000
9.	Stocks Sum Insured	0
<b>Total Sum Insured</b>		<b>50,000,000</b>

**9. Terrorism/EQ/STFI :**

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
-------------------	-------	--------------------	-------	--------------	-------

**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
1	BANK OF BADODA BR SENDHWA

**11. Coinsurance Details :**

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

**12. Subjectivities :**

The insurance under this policy is subject to

Special Conditions	: GINNING & PRESSING, (ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANYWHERE IN FACTORY COMPOUND )(INCLUSIVE SPONTANEOUS COMBUSTION) On stock of Raw cotton in Loose&/or in Heaps in Open Compound& Stock In Process & Stock of Lint,Bondri,Cotton Seeds and Cotton FP Bales with Iron strip &/or plastic strip,Bardan &Packing Material,Tarpolien & Such other Goods Pertaining to insured's Trade whilst Stored &/or Lying anywhere in Factory Compound
Special Warranties	: NA
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

**13. A) Compulsory Deductible:**

₹ 5000/- for each claim

**B) Terrorism Deductibles:**

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	81901



GST : 14742  
Total premium including GST : 96644  
Total premium including GST(In words) : RUPEES NINETY-SIX THOUSAND SIX HUNDRED FORTY-FOUR ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 81901.00
SGST	0	0
CGST	0	0
IGST	18	14742

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 10th day of November,2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 10/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0008690

IRDA Registration Number: 190