



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

**1. Insured's Details :**

Insured Name	: RATNA COT FIBERS	E-mail Id/Fax	: ratnacotfibers@gmail.com, /
Customer ID	: PO92762621	PAN No.	:
Address	: AT VARLA ROAD, SENDHWA -451666 SENDHWA (KHARGON) ,MADHYA PRADESH, 451666	GSTIN/UIN.	: 23AARFR1027M1Z0 / 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	: 1605001121800000440
Period of Insurance	: From: 02/11/2021 07:26:00 PM To: 01/02/2022 11:59:59 PM
Date of Proposal	: 02-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	: 21438
GST	: 3859
Total (₹)	: 25298
Receipt No. & Date	: 16050081210000004337 - 06/11/21

**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	: ₹ 20000000
<b>Risk Serial No</b>	<b>IIB Risk Code</b>
1	2063



## 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	Ratna Cot Fibers, At Varla Road, Sendhwa -451666 451666	0	0	0	0	0	NM	0	0	20000000	0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Ratna Cot Fibers, At Varla Road, Sendhwa -451666 451666	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	20,000,000
9.	Stocks Sum Insured	0
	<b>Total Sum Insured</b>	<b>20,000,000</b>

## 9. Terrorism/EQ/STFI :



Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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<b>10. Hypothecation Details :</b>	
Sl.No.	Name of the Financiers
1	SB I BR SENDHWA

<b>11. Coinsurance Details :</b>					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
Special Conditions	: GINNING & PRESSING, (ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL-STOCK LYING ANYWHERE IN FACTORY COMPOUND)On Stock of Raw cotton in loose &/or in heaps F.P Bales,Stock of lints ULLS Bondri,Cotton seeds,Oil cake,Oil in Tank & barrels & or Stock In Process &all types of packing material,Tarpaulin and such other goods pertaining to insured'sTrade whilst Stored &/or lying in shed/Godown,process or in open 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

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<b>B) Terrorism Deductibles:</b>			
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	: 21438
GST	: 3859
Total premium including GST	: 25298
Total premium including GST(In words)	: RUPEES TWENTY-FIVE THOUSAND TWO HUNDRED NINETY-EIGHT ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 21438.00
SGST	0	0
CGST	0	0
IGST	18	3859



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 06th day of November,2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 06/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0008494

**IRDA Registration Number: 190**