



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: M/S.GANESH GINNING FACTORY	E-mail Id/Fax	: ganeshagro1111@gmail.com, /
Customer ID	: PO96745660	PAN No.	:
Address	: KUNDA NAGAR, KHARGONE, MADHYA PRADESH, 451001 KHARGAONE ,MADHYA PRADESH, 451001	GSTIN/UIN.	: 23ANTPM2680A1Z3 / NA
Phone No.	:		

2. Issuing Office Details :

Office Name	: AURANGABAD DO-160400 (160400)
Office Code	: 160400
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	: 02402333572 / 02402333361
E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

3. Policy Details :

Policy Number	: 16040011228000000094
Period of Insurance	: From: 29/04/2022 05:57:35 PM To: 28/07/2022 11:59:59 PM
Date of Proposal	: 29-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	: 19199
GST	: 3456
Total (₹)	: 22656
Receipt No. & Date	: 16040081220000000858 - 29/04/22

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	: ₹ 12000000
Risk Serial No	IIB Risk Code



Risk Serial No	IIB Risk Code
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	JOIN COMPOUND M/S GANESH AGRO PRODUCT & GANESH GINNING FACTORY KUNDA NAGAR, KHARGAONE, MADHYA PRADESH, 451001 451001	0	0	0	0	0	na	0	0	0	1200000 0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	JOIN COMPOUND M/S GANESH AGRO PRODUCT & GANESH GINNING FACTORY KUNDA NAGAR, KHARGAONE, MADHYA PRADESH, 451001 451001	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	:	0
9.	Stocks Sum Insured	:	12,000,000
	Total Sum Insured	:	12,000,000

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	CENTRAL BANK OF INDIA, KHARGONE

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	: (INCLUSIVE EARTHQUAKE+STFI+SPONTANEOUS COMBUSTION) ON STOCK OF COTTON SEED,COTTON SEED CAKE, COTTON SEED OIL OR BARDANA ONLY WHILST STORED &/OR LYING &/OR KEPT IN OPEN COMPOUND &/OR UNDER PROCESS &/OR GODOWNS OF JOIN COMPOUND M/S GANESH AGRO PRODECT & GANESH GINNING FACTORY, KUNDA NAGAR,KHARGONE,KHARGONE KHARGONE ,MADHYA PRADESH, 451001
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	: 19199
GST	: 3456
Total premium including GST	: 22656
Total premium including GST(In words)	: RUPEES TWENTY-TWO THOUSAND SIX HUNDRED FIFTY-SIX ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 19199.00



SGST	0	0
CGST	0	0
IGST	18	3456

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 29th day of April, 2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 29/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040022P0001129

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C