



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

**1. Insured's Details :**

Insured Name	:	KESHARANAND GINNING & PRESSING FACTORY	E-mail Id/Fax	:	keshranandginning@gmail.com, /
Customer ID	:	PO93612134	PAN No.	:	
Address	:	GAT NO.525/1/2 & GUT NO.526,BAMNE ROAD, AT DONDAICHE. TQ SINDKHEDA DIST DHULE  DONDALICHA R S ,MAHARASHTRA, 425408	GSTIN/UIN.	:	27AACCK5632R1ZZ / 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	:	1604001122800000034
Period of Insurance	:	From: 11/04/2022 03:20:24 PM To: 10/07/2022 11:59:59 PM
Date of Proposal	:	11-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	:	16500
GST	:	2970
Total (₹)	:	19471
Receipt No. & Date	:	16040081220000000330 - 11/04/22

**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	:	₹ 15000000



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	In the common compound of Keshranand Ginning & Pressing Factory and Keshranand Cotex Pvt Ltd, Gat no.525/1/2 & Gut No.526,Bamne Road, At Dondaiche-425408. Tq Sindkheda Dist Dhule 425408	0	0	0	0	0	0	0	0	0	1500000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	In the common compound of Keshranand Ginning & Pressing Factory and Keshranand Cotex Pvt Ltd, Gat no.525/1/2 & Gut No.526,Bamne Road, At Dondaiche-425408. Tq Sindkheda Dist Dhule 425408	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	:	15,000,000
	<b>Total Sum Insured</b>	:	<b>15,000,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
<b>Terrorism Covered</b>	:	Yes	<b>Earthquake Covered</b>
	:	Yes	<b>STFI Covered</b>
	:	Yes	

<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	STATE BANK OF INDIA

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

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
<b>Special Conditions</b>	: GINNING & PRESSING, (ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL- STOCK LYING ANY WHERE IN FACTORY COMPOUND)On Stock of Raw cotton in loose &/or in heaps,F.P Bales,Stock of lints,HULLS 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
<b>Special Warranties</b>	: NA
<b>Special Exclusion</b>	: NA
<b>Clauses</b>	: (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.
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<b>B) Terrorism Deductibles:</b>			
<b>Nature of Risk</b>	<b>Deductibles (as a % of claim/loss amount)</b>	<b>Minimum Limit</b>	<b>Maximum Limit</b>
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 :**

<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 16500
GST	: 2970
Total premium including GST	: 19471
Total premium including GST(In words)	: RUPEES NINETEEN THOUSAND FOUR HUNDRED SEVENTY-ONE ONLY



Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 16500.00
SGST	9	1485
CGST	9	1485
IGST	0	0

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 11th day of April,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 11/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040022P0000447

IRDA Registration Number: 190  
NIA PAN NUMBER: AAACN4165C