



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: RUCHI COTTON .	E-mail Id/Fax	: ruchicotton241760@gmail.com, /
Customer ID	: PO95020469	PAN No.	:
Address	: KUNDA NAGER, KHARGONE KHARGAONE ,MADHYA PRADESH, 451001	GSTIN/UIN.	: 23AJOPM9146N1ZI / 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	: 1604001121800000987
Period of Insurance	: From: 10/02/2022 04:21:16 PM To: 09/05/2022 11:59:59 PM
Date of Proposal	: 10-Feb-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	: 36799
GST	: 6624
Total (₹)	: 43424
Receipt No. & Date	: 16040081210000012422 - 10/02/22

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	: ₹ 23000000
Risk Serial No	IIB Risk Code

Policy No. : 1604001121800000987 Document generated by 30999 at 10/02/2022 16:39:56 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



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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 RUCHI COTTON & RUCHI OIL INDUSTRIES, KUNDA NAGER, KHARGONE 451001	0	0	0	0	0	0	0	0	0	23000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	JOIN COMPOUND M/S RUCHI COTTON & RUCHI OIL INDUSTRIES, KUNDA NAGER, KHARGONE 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

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7.	Stocks held in trust Sum Insured	:	0
8.	Stocks in process Sum Insured	:	0
9.	Stocks Sum Insured	:	23,000,000
	Total Sum Insured	:	23,000,000

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	BANK OF BADODA BR 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	: ON STOCK OF COTTON SEED ONLY WHILST STORED &/OR LYING &/OR KEPT IN OPEN COMPOUND &/OR GODOWN &/OR SHED &/OR PALA HOUSE JOIN COMPOUND M/S RUCHI COTTON & K.D. GINNING & RUCHI OIL INDUSTRIES,KUNDA NAGER, KHARGONE
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	: 36799
GST	: 6624
Total premium including GST	: 43424
Total premium including GST(In words)	: RUPEES FORTY-THREE THOUSAND FOUR HUNDRED TWENTY-FOUR ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 36799.00
SGST	0	0
CGST	0	0



IGST	18	6624
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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 February, 2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 10/02/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040021P0018740

IRDA Registration Number: 190