



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

| 1. Insured's Details : | | | |
|------------------------|--|---------------|------------------------------------|
| Insured Name | : SHRI RASBIHARI AGRO PROCESSORS PVT. LTD | E-mail Id/Fax | : pradip_chindaliya@yahoo.co.in, / |
| Customer ID | : PO85482478 | PAN No. | : AAQCS9954C |
| Address | : S. NO. 17/2 & 17/4, KHATE NO. 88, MOUZA :SONURLI, DATALA MIDC ROAD. DISTT: CHANDRAPUR CHANDRAPUR ,MAHARASHTRA, 442406 | GSTIN/UIN. | : 27AAQCS9954C1ZR / NA |
| Phone No. | : | : | : |

| 2. Issuing Office Details : | | | |
|-----------------------------|--|-----------------|--|
| Office Name | : AHMEDNAGAR D.O. 151800 (151800) | E-mail Id/Fax | : nia.151800@newindia.co.in / 02412341439 |
| Office Code | : 151800 | S.Tax Regn. No. | : AAACN4165CST178 |
| Address | : ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001 MAHARASHTRA , 414001. | GSTIN | : 27AAACN4165C3ZP |
| Phone No. | : 02412321538 / 02412329761 | SAC | : 997137 (Other property insurance services) |

| 3. Policy Details : | |
|--------------------------------------|--|
| Policy Number | : 15180011214300000114 |
| Period of Insurance | : From: 07/12/2021 12:00:01 AM To: 06/12/2022 11:59:59 PM |
| Date of Proposal | : 07-Dec-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 | : 147125 | Total (₹) | : 173607 |
| GST | : 26482 | Receipt No. & Date | : 15180081210000009619 - 03/12/21 |

| 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 | : ₹ 53500000 |

| Risk Serial No | IIB Risk Code |
|----------------|---------------|
| 1 | 2063 |



6. Block Details :

| 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 | SHRI RASBIHARI AGRO PROCESSORS PVT. LTD, AT: S. NO. 17/2 & 17/4, TS No.4,KHATE NO. 88, MOUZA :SONURLI, DATALA MIDC ROAD. DISTT: CHANDRAPUR 442406 | 29500000 | 0 | 0 | 0 | 24000000 | 0 | 0 | 0 | 0 | 0 |

| SI No. | Location Address with Pin Code | Type of Construction - Walls | Type of Construction - Floor | Type of Construction - Roof |
|--------|---|------------------------------|------------------------------|-----------------------------|
| 1 | SHRI RASBIHARI AGRO PROCESSORS PVT. LTD, AT: S. NO. 17/2 & 17/4, TS No.4,KHATE NO. 88, MOUZA :SONURLI, DATALA MIDC ROAD. DISTT: CHANDRAPUR 442406 | 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 |

b) Add-on Covers:

| Cover Name | Opted or Not | Sum Insured |
|--------------------|--------------|-------------|
| Declaration Add-on | NO | 0 |
| Cover Name | Opted or Not | Sum Insured |
| Floater Add-on | NO | 0 |

8.Sum Insured Summary :

| Sl. No. | Asset Description | Sum Insured (₹) |
|---------|-------------------|-----------------|
|---------|-------------------|-----------------|



| | | | |
|----|--|---|-------------------|
| 1. | Building superstructure Sum Insured | : | 29,500,000 |
| 2. | Plinth & foundation Sum Insured | : | 0 |
| 3. | Basement & Additional Structures Sum Insured | : | 0 |
| 4. | Furniture, Fixture & Fittings Sum Insured | : | 0 |
| 5. | Plant & Machinery | : | 24,000,000 |
| 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 | : | 0 |
| | Total Sum Insured | : | 53,500,000 |

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

| | |
|------------------------------------|-------------------------------|
| 10. Hypothecation Details : | |
| Sl.No. | Name of the Financiers |
| 1 | HDFC BANK LTD |

| | | | | | |
|----------------------------------|-------------------------|----------------|--------------------|----------------|----------------------|
| 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 Reinstatement value, GINNING & PRESSING, BUILDING ₹2,95,00,000/-, MACHINERY ₹2,40,00,000/-, All types of Buildings ,Godown,Sheds,Wall compound, Water tank etc. All types of Plant/Mach,Elect installation, Weigh bridge, D.G set,Transformers,Elect poles, Fire Fighting Equipments, Elect Motors and all other accessories, spares etc |
| Special Warranties | : | pertaining to Insured's trade whilst installed &/or lying in factory Premises |
| Special Exclusion Clauses | : | NA (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. (5) Escalation Clause in case of Long Term Policy |
| Risk Covered | : | As per Risk covered attached |
| Risk Covered | : | As per Risk covered attached |
| Fire Products-Exclusions | : | As per Exclusions attached |

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.
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 : 147125
GST : 26482
Total premium including GST : 173607
Total premium including GST(In words) : RUPEES ONE LAC SEVENTY-THREE THOUSAND SIX HUNDRED SEVEN ONLY

| Premium and GST Details | | |
|-------------------------|-------------|---------------|
| | Rate of Tax | Amount in INR |
| Premium | | ₹ 147125.00 |
| SGST | 9 | 13241 |
| CGST | 9 | 13241 |
| 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 03rd day of December,2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 03/12/2021

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0011732

IRDA Registration Number: 190