

Date: 14/11/2018

MARUTI DYE CHEM INDUSTRIES
PLOT NO C-1/B-6 RAJMATA RUBBER PRODUCTS COMPOUND
PHASE 2 GIDC NEW MODERN BAKERY ROAD
NARODA
AHMEDABAD - 382330
AHMEDABAD
GUJARAT
INDIA
24AAEFM6593L1ZT(GSTIN Number)

Policy No : 0304002970 00

Dear Sir / Madam,

We thank you for choosing **Tata AIG General Insurance Company Ltd.** as your preferred insurer. Your Policy No. Is 0304002970 00.

We are glad that you have chosen our product **PUBLIC LIABILITY ACT** and given us an opportunity to be your risk carrier for this Product.

'Casualty Line' caters to most of the Enterprises / Industries in India, whether Large, Medium or Small. As one of the India's most established insurance companies, we understand these unique needs of coverage. At Tata AIG we care for you and would strive to offer convenience coupled with a range of products that cater continuously to your ever increasing needs.

Enclosed please find your policy docket based on the information furnished by you in the Proposal.

We look forward to a long and mutually beneficial relationship and providing you wider range of benefits in the years to come.

Yours Sincerely,



Authorized Signatory

**PUBLIC LIABILITY ACT POLICY
POLICY SCHEDULE**

Agent/Broker Name -JAINUINE INSURANCE BROKERS PVT LTD

Agent/Broker License Code - 376:Agent/Broker :Contact No - 9850049400 (mobile or landline)

Attaching to and forming part of Policy No. 0304002970 00
Name of Insured Owner: MARUTI DYE CHEM INDUSTRIES
Business: Chemical Manufacturing

Address: PLOT NO C-1/B-6 RAJMATA RUBBER PRODUCTS COMPOUND
PHASE 2 GIDC NEW MODERN BAKERY ROAD
NARODA
AHMEDABAD - 382330
AHMEDABAD
GUJARAT
INDIA
24AAEFM6593L1ZT(GSTIN Number)

Territorial limits: Anywhere in India

Policy Period: From: 06/11/2018 12:00 AM/ PM
To Midnight of: 05/11/2019 12:00 AM/ PM

Indemnity limit:Rs 50,000,000.00 in respect of any one accident and not exceeding 3 times thereof in the aggregate during the policy period.

**GSTIN : 24AABCT3518Q1Z2 -
GUJARAT , Service Accounting
Code : 9971**

Premium	₹ 7,844.00
UGST/SGST @9 %	₹ 706.00
CGST @9 %	₹ 706.00

**Contribution to the
Environment Relief Fund:₹ 7,844.00**

Date of Proposal and declaration:06/11/2018

In witness whereof the undersigned being duly authorized by the company and on behalf of the company has hereto set his hand at AHMEDABAD on 14/11/2018

The stamp duty of 0.5 paid in cash or demand draft or by pay order,vide Receipt/Challan no: CSD/166/2018/3950/18 dated the 18/09/2018

For Tata AIG General Insurance Company Limited



Authorized Signatory

Date :14/11/2018
Place :AHMEDABAD

**Policy Servicing Office
Tata AIG General Insurance Company Limited**
OFFICE NO. 2-A, 2ND FLOOR,, TURQUOISE, PANCHAWATI CROSS ROAD,,AHMEDABAD,GUJARAT,AHMEDABAD-380006
Tel No:--

RECEIPT

Receipt No. : 102201008063394

Receipt Date : 06/11/2018

Policy No : 0304002970 00

Received with thanks from MARUTI DYE CHEM INDUSTRIES a sum of ₹ 17,100.00 (Rupees Seventeen Thousand One Hundred And Paise 00 Only) vide Cheque no. 549866 dated 05/11/2018 drawn on CITI BANK N.A. ,PAYABLE AT PAR branch AHMEDABAD towards

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	0304002970 00	17,100.00	17,100.00	0.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 24AABCT3518Q122 - GUJARAT Service Accounting Code : 9971

Revenue (consolidated) Stamp Duty duly paid vide challan No.CSD/113/2018/4413/18 date 17/10/2018 for applicable cases.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park,Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.

IRDA Registration No.108, CIN No : U85110MH2000PLC128425,PAN : AABCT3518Q, UIN No :
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

LIABILITY INSURANCE POLICY
(UNDER PUBLIC LIABILITY INSURANCE ACT 1991)

1. OPERATIVE CLAUSE

Whereas the Insured Owner named in the schedule hereto and carrying on business described in the said schedule has applied to the Tata AIG General Insurance Company Limited (hereinafter called the Company) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium and statutory contribution towards the Environment Relief Fund as per the provisions of the Public Liability Insurance Act and the rules framed thereunder.

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed hereon, the company will indemnify the insured owner against the statutory liability arising out of accidents occurring during the currency of the policy due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder.

2. DEFINITIONS:

- a) "ACT" unless otherwise specifically mentioned shall mean the Public Liability Insurance Act 1991 as amended from time to time;
- b) "Accident" means an accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death of, or injury to any person or damage to any property but does not include an accident by reason only of war or radioactivity;
- c) "Handling" in relation to any hazardous substance means the manufacture, processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substance;
- d) "Hazardous Substance" means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act, 1986, and exceeding such quantity as may be specified, by notification, by the Central Government;
- e) "Owner" means a person who owns, or has control over handling any hazardous substance at the time of accident and includes:
- in the case of a firm any of its partners;
 - in the case of an association, any of its members, and
 - in the case of a company, any of its directors, managers, secretaries or other officers who is/are directly in charge of, and is/are responsible to the company for the conduct of the business of the company;
- f) "Turnover" shall mean
- Manufacturing units-Annual Gross Sales of all goods including all levies and taxes
 - Godowns/ warehouse owners-Total Annual rental receipts.
 - Transport Operators-Total Annual freight receipts.
 - Others-Total Annual gross receipts.

3. EXCLUSIONS:

- arising out of wilful or intentional non-compliance of any Statutory provisions.
- in respect of fines, penalties, punitive and/or exemplary damages.
- arising under any other legislation except in so far as provided for in Section 8 Sub Section (1) and (2) of the Act.
- in respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
- directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- directly or indirectly caused by or contributed to by.
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. CONDITIONS:

The Insured owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or (1) circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of applications forwarded by the Collector and all

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IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No :

Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

such additional information and or assistance that the company may require.

- (2) No admission, offer, promise or payments shall be made or given by or on behalf of the Insured owner under this policy without the written consent of the Company.
 - (3) The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident.
 - (4) The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
 - (5) If at the time of happening of any accident resulting in a claim under this policy there be any other insurance covering the same liability, then the Company shall not be liable to pay or contribute more than its ratable proportion of such liability.
 - (6) This policy may be cancelled by the Insured Owner by giving 30 days notice in writing to the company in which event the Company will retain premium at short period scale subject to there not having occurred an accident during the policy period which may give rise to a claims(s), failing which no refund of premium shall be allowable.
 - (7) This Policy may also be cancelled by the Insurer by giving 30 days notice in writing to the Insured Owner in which event the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of cancellation.
- If the Company shall disclaim liability to the Insured Owner for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer
- (8) have been made the subject matter of a suit in a competent court of law, then the claim for the practical purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.
- The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported, by any person on behalf of the
- (9) Insured Owner and/or if the insurance has been continued in consequence of any material misstatement or non-disclosure of any material information by or on behalf of the Insured Owner. In such a case if the Company pays any amount to the claimant due to any statutory provision such amount shall be recoverable from the Insured Owner.
- (10) The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or in this Policy shall bear such specific meaning.
 - (11) Any dispute regarding interpretation of the terms, conditions and exclusions of this Policy shall be determined in accordance with the law and practice of a court of competent jurisdiction within India.