

Chola MS Schedule - Marine Cargo Specific Voyage Policy - Inland [UIN:IRDAN123RP0063V01200203]

In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

					GST Invoice No.: 2454000631340000									
ADDRESS: Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,						DATE: 06/07/2022								
Opp. LMS Jeweller Jalna road, Aurangabad - 431005						PAN: Not Applicable								
					SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services									
													irance services	
Policy No	2454	2454/00063134/000/00					Name of Insured		ESS DEE RECONNECT LLP					
Address of Assured	74, , INDIA	RAMESHWARPUR WARD LALPUR, KASHIPUR, RUDRAPUR KICCHA N H 74, KICHHA S.O, UDHAM SINGH NAGAR, UTTARAKHAND, 263148, INDIA GST NO : 05AAHFE8460D1ZL					Date of Journey / Expected Date of Journey			On or after 06/07/2022				
Aadhar No.	Not A	Not Applicable					PAN No.		Not Applicable					
Subject Matter Insured Engineering Goods MOULDING MACHINE								Packing Engineering Goo			ng Goods : Sta	ndard and Customary		
Commodity Age	Engir	neering Go	ods : New											
Invoice No & Date	ice No & Date 0066 & 06/07/2022			Qua	ntity	AS PER INVOICE Marks & Numbers		bers	Not Applicable					
Transit From	AHM.	ADABAD						Transit To		RUDRAPUR, UDHAMSINGH NAGAR, UTTARAKHAND				AND
Load Port and Country Not Applicable of Load Port							oad Port and ntry of Unload Port	Not Applicable				HSN Code	е	Not Applicable
Sum Insured (Cargo) II		INR 1,688,698		Exch	nange Rate	INR 1 = INR 1		Equivalent value of Sum		Insured (C	argo) in INR	1688698		
Duty Sum Insured	INR 0	INR 0 Net Premium		INR	675.00	CGST (9%)		INR 0		SGST (9%))	INR 0		
IGST (18%)	NR 122		Kerala Cess	s(0%)	INR 0		Stamp Duty	INR 1	Gros	ss Premium	INR 798		BL/AWB/LR/R NO & Date	R/CNINot Applicable
Mode of Transit / Co	nveyance	9	A	Air and R	Road/Rail	Basi	s of valuation	Invoice +10%		Deductible		1% of Co	nsignment Val	ue
No of Container	Not A	Not Applicable		Container Serial No		Not	Applicable	Vessel Name		Not Applicable		Voyage N	0	Not Applicable
LC No.& Date	Not A	Not Applicable		LC Condition / Other Info		formation		Not Applicable		Basis Of Valuation Duty				Not Applicable
Others				INR.										

	·		Terms & 0	Conditions	·	·		
Clauses	1. Inland Transit (Rail / Road) Cla 2. Strikes, Riot And Civil Commoti 3. Institute Cargo Clause (Air) 4. Institute Strike Clause (Air Cargo 5. Institute War Clause (Air Cargo) 6. Institute Radioactive Contamin Chemical And Electromagnetic W 7. Joint Excess Loss Cyber Losses 8. Termination Of Transit Clause 9. Cargo Termination Of Storage I 10. Important Note Clause 11. SANCTIONS LIMITATIONS & EX 12. JELC Communicable Disease E 13. Institute Replacement Clause 14. Private Carrier Limitation Of L	on Clause ation Exclusio expons Exclusi Clause (IX202 Terrorism) n Transit Claus (CLUSIONS CLA txclusion (IC 20 1/12/08	ons Clause 0-007) e(Amended) AUSE	Warranties	At 75% Of Assessed Loss 2. Warranted That Goods Are Transpor Be Covered With Tarpaulin Or Any Oth Of Water During The Inland Leg Of Joul 3. Warranted The Load Carried By The States	ection 113, Subsection 3 Of MV Act 19 ated 16.07.18. Jer ITC B + SRCC Clauses Under ITC B + SRCC Clauses		
Excluding Loss Or Damage Due To Rust, Oxidation, Corrosion, Discoloration, Mechanical, Electrical, Electronic Derangement, Denting, Chipping, Peeling, Twisting, Scratching, Bending Unless Caused By ICC-B/ITC B Peril Excluding Shortages From Parcels / Packages Delivered In Extremely Sound Condition Secluding Quality/Manufacturing Defects/Rejection Risk/Unexplained Shortage								
Survey Agent	Cholamandalam MS General Insu Chennai Head Office ,Dare House Nadu - 600001	rance Compan ,2nd Floor,No	y Ltd 2,N.S.C Bose Road,Tamil	Settling Agent	Cholamandalam MS General Insurance Chennai Head Office ,Dare House,2nd 600001	Company Ltd Floor,No 2,N.S.C Bose Road,Tamil Nadu		
Consignee name and Address				The list of Ombudsman details are available on our website www.cholainsurance.com				
Policy Issuing Office	AURANGABAD BRANCH OFFICE	Client Code	QINSADP2454000007133	Intermediary Name	JAINUINE INSURANCE BROKER PRIVATI LIMITED	intermediary code 2012081275		
Receipt No	PINSADP2454000005184	Receipt Date	06/07/2022	Receipt Amount	INR 798	Intermediary Contact No 9850049400		
Specified Person Name Not Applicable			SP Certificate N	0	Not Applicable			

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place: CHENNAI

Date: 06/07/2022

For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

R & Hot.

Authorised Signatory

Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

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ANNEXURE TO SCHEDULE

CLAUSES WORDINGS

1. Inland Transit (Rail / Road) Clause (A) As Attached

2. Strikes Riots And Civil Commotion Clause (Inland Transit Not In Conjunction With Ocean Going Voyage) Risks Covered: 1. Subject Otherwise To The Terms, Conditions And Warranties Of The Policy On Goods Against Transit Risks, This Insurance Covers, Except As Provided In Clause 2 Below Loss Of Or Damage To The Subject Matter Insured Caused By 1.1 Strikers, Locked-Out Workmen Or Persons Taking Part In Labour Disturbances, Riots Or Civil Commotions 1.2 Any Terrorist Or Any Persons Acting From A Political Motive. Exclusions : 2.1 n No Case Shall This Insurance Cover 2.1 Loss Damage Or Expense Proximately Caused By Delay, Inherent Vice Or Nature Of The Subject Matter Insured 2.2 Loss Damage Or Expense Proximately Caused By The Absence Shortage Or Withholding Of Labour Of Any Description Whatsoever During Any Strike, Lockout Labour Disturbance, Riot Or Civil Commotion. 2.3 Any Claim For Expenses Arising From Delay Or Other Consequential Or Indirect Loss Or Damage Of Any Kind 2.4 Loss Damage Or Expenses Caused By War, Civil War, Revolution, Rebellion Insurrection Or Civil Strife Arising Therefrom, Or Any Hostile Act By Or Against A Belligerent Power

- 3. Institute Cargo Clause (Air) As Attached
- 4. Institute Strike Clause (Air Cargo) As Attached
- 5. Institute War Clause (Air Cargo) As Attached

6. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusion Clause This Clause Shall Be Paramount And Shall Override Anything Contained In This Insurance Inconsistent Therewith 1. In No Case Shall This Insurance Cover Loss Damage Liability Or Expense Directly Or Indirectly Caused By Or Contributed To By Or Arising From 1.1 Ionising Radiations From Or Contamination By Radioactivity From Any Nuclear Fuel Or From Any Nuclear Maste Or From The Combustion Of Nuclear Fuel 1.2 The Radioactive, Toxic, Explosive Or Other Hazardous Or Contaminating Properties Of Any Nuclear Installation, Reactor Or Other Nuclear Assembly Or Nuclear Component Thereof 1.3 Any Weapon Or Device Employing Atomic Or Nuclear Fission And/Or Fusion Or Other Like Reaction Or Radioactive Force Or Matter 1.4 The Radioactive, Explosive Or Other Hazardous Or Contaminating Properties Of Any Radioactive Matter. The Exclusion In This Sub-Clause Does Not Extend To Radioactive Installation, Reaction Or Event Than Nuclear Fuel, When Such Isotopes Are Being Prepared, Carried, Stored, Or Used For Commercial, Agricultural, Medical, Scientific Or Other Similar Peaceful Purposes 1.5 Any Chemical, Biological, Bio-Chemical, Or Electromagnetic Weapon

Netwitcal, Scientific Or Other Similar Peacetal Purposes 1.5 Ariy Crientical, Biological, Biological,

8. Cargo Termination Of Transit Clause (Terrorism) This Clause Shall Be Paramount And Shall Override Anything Contained In This Insurance Inconsistent Therewith. 1. Notwithstanding Any Provision To The Contrary In This Policy Or The Clauses Referred To Therein, It is Agreed That In So Far As This Policy Covers Loss Of Or Damage To The Subject Matter Insured Caused By Any Terrorist Or Any Person Acting From A Political Motive, Such Cover Is Conditional Upon The Subject Matter Insured Being In The Ordinary Course Of Transit And, In Any Event, Shall Terminate Either:1.1 As Per The Transit Clauses Contained Within The Policy. Or 1.2 On Delivery To The Consignees Or Other Final Warehouse Or Place Of Storage At The Destination Named Herein, On Delivery To Any Other Warehouse Or Place Of Storage, Whether Prior To Or At The Destination Named Herein, Which The Assured Elect To Use Either For Storage Other Than In The Ordinary Course Of Transit Or For Allocation Of Distribution, Or 1.4 In The Respect Of Marine Transits, On The Expiry Of 30 Days After Completion Of Distribution, Or 1.4 In The Respect Of Air Transits, On The Expiry Of 30 Days After Unloading The Subject Matter Insured From The Aircraft At The Final Place Of Discharge. Use Air Course Of The Glauses Referred To Therein Specifically Provide Cover For Inland Or Other Further Transits Following On From Storage, Cover Will Reattach, And Continues During The Ordinary Course Of That Transit Terminating Again In Accordance With Clause 1.

The Ordinary Course Of That Transit Terminating Again In Accordance With Clause 1.

9. Important Notice Clause Procedure In The Event Of Loss Or Damage For Which Underwriters May Be Liable Liability Of Carriers, Bailees Or Other Third Parties It Is The Duty Of The Assured And Their Agents, In All Cases, To Take Such Measures As May Be Reasonable For The Purpose Of Averting Or Minimising A Loss And To Ensure That All Rights Against Carriers, Bailees Or Other Third Parties Are Properly Preserved And Exercised. In Particular, The Assured Or Their Agents Are Required: To Claim Immediately On The Carriers, Port Authorities Or Other Bailees For Any Missing Packages. In No Circumstances, Except Under Written Protest, To Give Clean Receipts Where Goods Are In Doubtful Condition. When Delivery Is Made By Container, To Ensure That The Container and Its Seals Are Examined Immediately By Their Responsible Official. If The Container Is Delivered Damaged Or With Seals Broken Or Missing Or With Seals Other Than As Stated In The Shipping Documents, To Clause The Delivery Receipt Accordingly And Retain All Defective Or Irregular Seals For Subsequent Identification. To Apply Immediately For Survey By Carriers Or Other Bailees Representatives If Any Loss Or Damage Be Apparent And Claim On The Carriers Or Other Bailees For Any Actual Loss Or Damage Found At Such Survey. To Give Notice In Writing To The Carriers Or Other Bailees Within 3 Days Of Delivery If The Loss Or Damage Was Not Apparent At The Time Of Taking Delivery. To Take Examined Delivery From The Carriers Of Packages Which Are Outwardly Damaged Or Appear To Have Been Tampered With And Obtain A Damage And / Or Shortage Certificate From Them. If Any Package Appears To Be Deficient In Weight, To Take Weighment / Examined Delivery From The Carriers And Appropriate Certificates. To Issue Notices Of Claims Against Carriers, Bailees Or Third Parties By Registered Post With Acknowledgement Due Card. Note. The Consignees Or Their Agents Are Recommended To Make Themselves Familia

10. Sanction Limitation And Exclusion Clause: No (Re)Insurer Shall Be Deemed To Provide Cover And No (Re)Insurer Shall Be Liable To Pay Any Claim Or Provide Any Benefit Hereunder To The Extent That The Provision Of Such Cover, Payment Of Such Claim Or Provision Of Such Benefit Would Expose That (Re)Insurer To Any Sanction, Prohibition Or Restriction Under United Nations Resolutions Or The Trade Or Economic Sanctions, Laws Or Regulations Of The European Union United Kingdom Or United States Of America.

1. JELC Communicable Disease Exclusion (Jc 2020-011) Notwithstanding Any Provision To The Contrary Within This Insurance, This Insurance Does Not Insure Any Loss, Damage, Liability, Claim, Cost Or Expense Of Whatsoever Nature Caused By, Contributed To By, Resulting From, Arising Out Of, Or In Connection With A Communicable Disease Or The Fear Or Threat (Whether Actual Or Perceived) Of A Communicable Disease Regardless Of Any Other Cause Or Event Contributing Concurrently Or In Any Other Sequence Thereto As Used Herein, A Communicable Disease Means Any Disease Which Can Be Transmitted By Means Of Any Substance Or Agent From Any Organism To Another Organism Where: 2.1. The Substance Or Agent Includes, But Is Not Limited To, A Virus, Airborne Transmission, Broad of Transmission, Whether Direct Or Indirect Or Indir

12. In The Event Of Loss Of Or Damage To Any Part(S) Of An Insured Machine Or Other Manufactured Item Consisting Of More Than One Part Caused By A Peril Covered By This Insurance, The Sum Recoverable Shall Not Exceed The Cost Of Replacement Or Repair Of Such Part(S) Plus Labour For (Re)Fitting And Carriage Costs, Duty Incurred In The Provision Of Replacement Or Repaired Part(S) Shall Also Be Recoverable Provided That The Full Duty Payable On The Insured Machine Or Manufactured Item Is Included In The Amount Insured. The Total Liability Of Insurers Shall In No Event Exceed The Amount Insured Of The Machine Or Manufactured Item. Cl372 01/12/2008

13. Private Carrier Limitation Of Liability (Inland Transit) Clause The Liability Of The Company Shall Be Limited To 75% Of The Assessed Loss Where The Consignment Note Is Issued Limiting The Liability Of The Carriers In Any Respect By Special Contract Duly Signed By The Consignor, Consignee Or By Their Authorised Representative, Agents Or Where The Consignment Note Is Issued By A Private Carrier Or Freight Broker. This Warranty Would Not Apply Where Loss Or Damage Has Occurred Whilst The Goods Are Not In The Custody Of The Carriers.

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Mechanism for Grievance Redressal

As an esteemed customer of our company, you can contact us to register complaint/grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact details of our office are given below for your reference.

(A) Cholamandalam MS General Insurance Company's customer services helpline numbers:

Address: H.O:Dare House 2nd floor,No 2 N.S.C. Bose road,Chennai 600001. Toll free:1800 208 5544
SMS: "CHOLA" to 56677*(premium SMS charges apply)
E-MAIL:customercare@cholams.murugappa.com
WEBSITE:www.cholainsurance.com

if you have not received any reply from us within one month from the date of the lodgement of complaint or if you are not satisfied with the reply of the company, you can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction		
1	AHMEDABAD	Office of the Insurance Ombudsman 2nd floor,Ambica House, Nr. C.U. Shah College, 5,Navyug Colony,Ashram Road, AHMEDABD-380014, ph(0) 079-27546150,27546139 Fax:079-27546172 E-mail:insombahd@rediffmail.com	Gujarat,UT of Dadra& Nagar Haveli, Daman and Diu		
2	BHOPAL	Office of the Insurance Ombudsman 1st floor,117,Zone-, Above D.M. Motors Pvt.Ltd. Maharana Pratap Nagar,Chhattisgarh BHOPAL-462 0110 Ph(0):0755-2769200,2769202, 2769201 Fax: 0755-2769203 E-mail:bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh and Chhattisgarh		
3	BHUBANESHWAR	Office of the Insurance Ombudsman 62 Forest Park BHUBANESHWAR-751009 Ph(0):0674-2535220,2533798 FAX:0674-2531607 Email: ioobbsr@dataone.in 2769201 Fax: 0755-2769203 Email: ioobbsr@dataone.in	Orissa		
4	CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No.101,102& 103, 2nd Floor, Batra Building, sector 17-D,CHANDIGARH-160017 (0)0172-2706196,2705861 EPBX:0172-2706468 FAX:0172-2708274 Email: ombchd@yahoo.co.in	Punjab,Haryana Himachal Pradesh Jammu & Kashmir,UT of Chandigarh		
5	CHENNAI	Office of the Insurance Ombudsman fatima akthar court, 4th floor, No 453(oldno 312), Anna salai, Teynampet, CHENNAI-600 018. (0)044-24333678,24333668 FAX:044-24333664 Email:insombud@md4.vsnl.net.in	Tamilnadu,UT-Pondicherry town, and karaikal (which are part of Ut of Pondicherry)		
6	DELHI	Office of the Insurance Ombudsman 2/2 A,1stfloor, universal Insurance Bldg, Asaf ali Road New Delhi-110 002 (0)011-23239611,23237539, 23237532 Fax:011-23230858 Email:iobdelrai@rediffmail.com	Delhi & Rajasthan		
7	GUWAHATI	Office of the Insurance Ombudsman Aquaris,Bhaskar Nagar, R.G Baruah Rd,GUWAHATI-781 021 (0) 0361-2413525,EPBX:0361-2415430 Arunachal pradesh, Fax:0361-2414051 Email:omb_ghy@sify.com	Assam,Meghalaya,Manipur Mizoram,Arunachal pradesh, Nagaland,Tripura.		
8	Hyderabad	Office of the Insurance Ombudsman 6-2-46,1st floor, Main Court Palace, Opp.saleem Function Palace A.C Guards,Lakdi-ka-pool, HYDERABAD-500 004. (0) 040-23325325,23312122, 65504123 Fax:040-23376599 Email:hyd2_insombud@sancharnet.in	Andhra pradesh,Karnataka & UT of yaram -a part of the UT of Pondicherry.		
9	косні	Office of the Insurance Ombudsman 2nd floor,CC 27/2603 pulinat Building Opp, Cochin Shipyard, M.G Road,ERNAKULAM-682 015 (0)0484-2358734,2359338, 2358759 Fax:0484-2359336 Email:ombudsmankochi@yahoo.co.in	kerala,UT of (a)Lakshadweep (b)Mahe-a partof UT of Pondicherry		

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Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction		
10	KOLKATA	Office of the Insurance Ombudsman North British Building, 29, N.S. Road, 3rd Floor, KOLKATA - 700 001. (0)033-22134869, 22134867, 22134866 Fax: 033-22134868 E-mail: iombkol@wsnl.net	West Bengal, Bihar Jharkhand and UT of Andaman & Nikobar Islands, Sikkim		
11	LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore 2, Hazartgani, LUCKNOW - 226 001 (0)0522-2201188, 223130, 2231331 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal		
12	MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz(W) MUMBAI - 400 054 022-26106928, 26106360 EPBX: 022-26106889 FAX: 022-26106052 Email: ombudsman@vsnl.net	Maharashtra, Goa		

^{1.} Whether tax is payable under reverse charge basis – No.

^{2.} In compliance with the provisions of Sub Rule (2) of Rule 54 of CGST Rules, 2017 along with relevant Notifications, this policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required.

 $^{3. \,} As \, per \, Notification \, No. \, 13/2020-CT \, dated \, 21-Mar-2020, \, Chola \, MS, \, being \, a \, General \, Insurance \, Company, \, are \, exempt \, from \, E-Invoicing \, provisions \, of \, GST \, laws.$