



**NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0012V02202021**

1. Insured's Details :					
Insured Name	:	MANORAMA ROPES INDIA PVT. LTD	E-mail Id/Fax	:	info@kohinoorrope.com, /
Customer ID	:	PO93787667	PAN No.	:	AAECM2335B
Address	:	SURVEY NO.100, PLOT NO.6-A TO 13-A, SHID NO.1 TO 9, MONI INDUSTRIAL ESTATE, TAKLI ROAD, AT. SELU, DIST. PARBHANI PARBHANI ,MAHARASHTRA, 431401	GSTIN/UIN.	:	27AAECM2335B1ZY / 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	: 15180011214300000127
Period of Insurance	: From: 24/12/2021 12:00:01 AM To: 23/12/2022 11:59:59 PM
Date of Proposal	: 24-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	:	289254	Total (₹)	:	341320
GST	:	52066	Receipt No. & Date	:	15180081210000010663 - 23/12/21

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	: ₹ 222500000

Risk Serial No	IIB Risk Code
1	2216



**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	Manorama Ropes India Pvt. Ltd. Survey No.100, PLOT NO.6-A TO 13-A, SHID NO.1 TO 9, MONI INDUSTRIAL ESTATE, TAKLI ROAD, AT. SELU, DIST. PARBHANI 431401	0	0	0	5000000	57500000	0	0	0	0	160000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Manorama Ropes India Pvt. Ltd. Survey No.100, PLOT NO.6-A TO 13-A, SHID NO.1 TO 9, MONI INDUSTRIAL ESTATE, TAKLI ROAD, AT. SELU, DIST. PARBHANI 431401	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	0
2.	Plinth & foundation Sum Insured	0



3.	Basement & Additional Structures Sum Insured	:	0
4.	Furniture, Fixture & Fittings Sum Insured	:	5,000,000
5.	Plant & Machinery	:	57,500,000
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	:	160,000,000
	<b>Total Sum Insured</b>	:	<b>222,500,000</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	UNION BANK OF INDIA BR JALNA

<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>	: PLASTIC ROPE WORKS:- STOCKS-₹ 16,00,00,000/- PLANT & MACHINERY ₹ 5,75,00,000/- FFF RS. 50 Lakhs  Finished Goods: All Types of Ropes Such as PP Ropes, HDPF Ropes, Nylon Rope, Polyester Ropes, Twine, Fishnet, Braided twine & Net. Raw material: All types of Plastic Granules, Polypropylene, High Density Polyethylene, yarns such as Nylon, Polyester. Etc.Master Batches, Tape, all type of Packer's Materials Bags,Tape etc. All types of Plant/Mach,
<b>Special Warranties</b>	: Elect installation,Weigh bridge,D.G set,Transformers,Elect poles, Fire Fighting Equipments,Elect Motors and all other accessories,spares etc,
<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. (5) Escalation Clause in case of Long Term Policy
<b>Risk Covered</b>	: As per Risk covered attached
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.			
<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	:	289254
GST	:	52066



Total premium including GST : 341320  
Total premium including GST(In words) : RUPEES THREE LAC FORTY-ONE THOUSAND THREE HUNDRED TWENTY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 289254.00
SGST	9	26033
CGST	9	26033
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 23rd day of December,2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 23/12/2021

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0013038

**IRDA Registration Number: 190**