



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

1. Insured's Details :			
Insured Name	: BHUMI COTTEX INDUSTRY PVT LTD	E-mail Id/Fax	: bhumicottex@gmail.com, bcpl_jalna@gmail.com / 02482229092
Customer ID	: PO93749205	PAN No.	: AAECB5045R
Address	: GUT NO.9,GUNDEWADI,TQ DIST JALNA JALNA ,MAHARASHTRA, 431203	GSTIN/UIN.	: 27AAECB5045R1Z7 / NA
Phone No.	: XXXXXX9091, XXXXXX5836		

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	: 15180011214300000140
Period of Insurance	: From: 14/02/2022 12:00:01 AM To: 13/02/2023 11:59:59 PM
Date of Proposal	: 14-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	: 222406	Total (₹)	: 262440
GST	: 40034	Receipt No. & Date	: 15180081210000012777 - 14/02/22

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	: ₹ 100000000

Risk Serial No	IIB Risk Code
1	2064

**6. Block Details :**

Policy No. : 15180011214300000140 Document generated by 24768 at 14/02/2022 11:00:56 Hours.

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

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>.



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	Bhumi Cottex Industry Pvt Ltd, Gut No.9,Gundewadi,Tq Dist Jalna 431203	0	0	0	0	0	0	0	0	0	100000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Bhumi Cottex Industry Pvt Ltd, Gut No.9,Gundewadi,Tq Dist Jalna 431203	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	0
5.	Plant & Machinery	0
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	100,000,000



Total Sum Insured	:	100,000,000
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<b>9. Terrorism/EQ/STFI :</b>					
Terrorism Covered	:	Yes	Earthquake Covered	:	Yes
STFI Covered	:	Yes		:	Yes

<b>10. Hypothecation Details :</b>	
Sl.No.	Name of the Financiers
1	KOTAK MAHINDRA BANK BR AURANGABAD

<b>11. Coinsurance Details :</b>					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
Special Conditions	: ( COTTON SEEDS CLEANING / DELINTING FACTORY) On stock of raw materials such as oil seeds, cotton seeds white/black ,cotton linter oil And stock in process ,semi finished/finished products, by- products, oil cake, DOC , & other oil in storage tank or in barrels,& hexine petroleum products,& all type of Packing material such as bardana, plastic/ jute rassi, & packing material for bales , &/or such other goods pertaining
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. (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

<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>			
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)

<b>14. Premium Details :</b>	
Premium Head	Premium Amount (₹)
Net Premium under the policy	: 222406
GST	: 40034
Total premium including GST	: 262440
Total premium including GST(In words)	: RUPEES TWO LAC SIXTY-TWO THOUSAND FOUR HUNDRED FORTY ONLY

<b>Premium and GST Details</b>		
	Rate of Tax	Amount in INR
Premium		₹ 222406.00
SGST	9	20017
CGST	9	20017



IGST	0	0
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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 14th day of February, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 14/02/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0015759

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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