



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

1. Insured's Details :					
Insured Name	:	R.S FIBERS	E-mail Id/Fax	:	riddhisiddhi232@gmail.com, /
Customer ID	:	PO95129335	PAN No.	:	AARFR0717J
Address	:	SURVEY NO.249/6, MADDARAKI TQ SHAHPUR- DIST YADGIR  Gulbarga ,KARNATAKA, 585223	GSTIN/UIN.	:	29AARFR0717J1ZR / 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	: 15180011214300000142
Period of Insurance	: From: 18/02/2022 12:00:01 AM To: 17/02/2023 11:59:59 PM
Date of Proposal	: 18-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	:	181249	Total (₹)	:	213874
GST	:	32625	Receipt No. & Date	:	15180081210000012884 - 17/02/22

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	: ₹ 72500000

Risk Serial No	IIB Risk Code
1	2063

**6. Block Details :**

Policy No. : 15180011214300000142 Document generated by 24768 at 17/02/2022 10:53:18 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	R.S Fibers, Survey No.249/6, Maddaraki Tq Shahpur-Dist Yadgir. Karnataka 585223	25000000	0	0	0	47500000	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	R.S Fibers, Survey No.249/6, Maddaraki Tq Shahpur-Dist Yadgir. Karnataka 585223	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	25,000,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	47,500,000
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	0



Total Sum Insured	:	72,500,000
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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	HDFC BANK LTD

<b>11. Coinsurance Details :</b>					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	Outgoing	NEW INDIA ASSURANCE CO. LTD.	AHMEDNAGAR D.O. 151800	51	92437
2	Outgoing	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	210301 PUNE BRANCH - 1	49	88813

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>	:	GINNING & PRESSING, THIS POLICY UNDER REINSTATEMENT CLAUSE, BUILDING ₹2,50,00,000/-, MACHINERY ₹4,75,00,000/-, 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,
<b>Special Warranties</b>	:	Fire Fighting Equipment's, Elect Motors and all other accessories, spares etc, pertaining to Insured's trade whilst installed &/or lying in factory Premises
<b>Special Exclusion Clauses</b>	:	NA
<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>			
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	: 181249
GST	: 32625
Total premium including GST	: 213874
Total premium including GST(In words)	: RUPEES TWO LAC THIRTEEN THOUSAND EIGHT HUNDRED SEVENTY-FOUR ONLY



<b>Premium and GST Details</b>		
	<b>Rate of Tax</b>	<b>Amount in INR</b>
<b>Premium</b>		₹ 181249.00
<b>SGST</b>	0	0
<b>CGST</b>	0	0
<b>IGST</b>	18	32625

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 17th day of February,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 17/02/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0015921

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