



### MARINE CARGO ANNUAL TURN OVER POLICY

**Preamble**

WHEREAS the ASSURED named in the schedule hereto have represented to THE NEW INDIA ASSURANCE COMPANY LIMITED (hereinafter called company) that they are interested in or duly authorized to make the insurance mentioned and have paid or agreed to pay the premium hereinafter stated, THE COMPANY HEREBY PROMISES AND AGREES with the assured, their Executors, Administrators and assigns that the company will insure against loss damage liability or expenses subject to Clauses, Endorsement, Conditions and Warranties contained herein/in the schedule.

Insured Details		Issuing Office Details	
<b>Insured Name</b>	: NAMAN COTTON		
<b>Customer ID</b>	: PO93802982	<b>Office Code</b>	: AHMEDNAGAR D.O. 151800 (151800)
<b>Address</b>	: GUT NO 55, SHINDKHED RAJA ROAD DEULGHON RAJA, DIST- BULDHANA 443204  DEOLGAON RAJA ,MAHARASHTRA, 443204	<b>Address</b>	: ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001
<b>Phone No</b>	:	<b>Phone No</b>	: 02412321538 / 02412329761
<b>E-mail/Fax</b>	: namancottondraja@gmail.com, /	<b>E-mail/Fax</b>	: nia.151800@newindia.co.in/024123414 39
<b>PAN No</b>	:	<b>S.Tax Regn. No</b>	: AAACN4165CST178
<b>GSTIN/UIN</b>	: 27AAGFN7842R1ZE / NA	<b>GSTIN</b>	: 27AAACN4165C3ZP
		<b>SAC</b>	: 997135 (Marine,aviation and other transport insurance srcv)

Policy Details		Business Source Code	
<b>Policy Number</b>	: 15180021210500000005	<b>Dev.Off. level/Broker/Web Aggregator</b>	: JAINUINE INSURANCE BROKERS PVT. LTD. - (DA3388757) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623)
<b>Date of Issue</b>	: 17/12/2021 04:44:44 PM to 16/12/2022 11:59:59 PM	<b>Agent/Bancassurance/Spe cified Person/CPSC User</b>	:
<b>Date of Proposal</b>	: 17-Dec-21	<b>Phone No</b>	: 02402350377, 9850049400 / NA
<b>Client Type</b>	: Non-Corporate	<b>E-mail/Fax</b>	: kailash@jainuineinsurance.co.in, //

Co-Insurance Details				
Incoming/Outgoing	Company	Office Code	% of Share	Share
OUT	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	210301_PUNE BRANCH - 1	49	31850
OUT	NEW INDIA ASSURANCE CO. LTD.	AHMEDNAGAR D.O. 151800	51	33150

Premium Details					
Premium	GST	Stamp Duty	Total (₹)	Rupees (in words)	Receipt No. & Date
65000	11700	1	76701	RUPEES SEVENTY- SIX THOUSAND SEVEN HUNDRED ONE ONLY	151800812100000 10546 - 21/12/21

Journey Details		
Journey From	Journey To	Transport Details
ANYWHERE IN INDIA	ANYWHERE IN THE WORLD	Rail/Road/Air
ANYWHERE IN INDIA	ANYWHERE IN THE WORLD	Vessel
ANYWHERE IN THE WORLD	ANYWHERE IN INDIA	Rail/Road/Air
ANYWHERE IN THE WORLD	ANYWHERE IN INDIA	Vessel
ANYWHERE IN INDIA	ANYWHERE IN INDIA	Rail/Road/Air
ANYWHERE IN INDIA	ANYWHERE IN INDIA	Vessel

Commodity Details		
Commodity Description	Packaging Description	Sum Insured



Cotton FP Bales, Cotton Seeds, Cotton Seed Wash Oil and Cotton Seed Oil Cake, Raw Cotton, and GAD (Soap Product), Maize, Soybean and Chana	STANDARD & CUSTOMARY	50000000
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<b>Days of Storage</b>	: Risk 1 :: 30
<b>Place of Storage</b>	: Risk 1 :: TRANSPORTERS GODOWN OR INSURED GODOWN OR CFS ANY PORT OR GODOWN AWAITING SHIPMENT LOADING/UNLOADING
<b>Basis of valuation + % Extra</b>	: Risk 1 :: CIF + 10,CIF + 10,CIF + 10,CIF + 10
<b>Limit per any one Aircraft (₹)</b>	: Risk 1 :: 50000000
<b>Limit per any one Vessel (₹)</b>	: Risk 1 :: 50000000
<b>Limit per Registered Post Parcel (₹)</b>	: Risk 1 :: 0
<b>Limit per Road/Vehicle/Rail (₹)</b>	: Risk 1 :: 50000000
<b>Limit per location (₹)</b>	: Risk 1 :: 100000000
<b>Risk Covered</b>	: Risk 1 :: ICC-A & WAR&SRCC
<b>Excess</b>	: Risk 1 :: 0

<b>Terms of Insurance</b>
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This insurance remains in force from 17/12/2021 04:44:44 PM to 16/12/2022 11:59:59 PM.

This insurance is subject to the Annual Turn Over Policy Clause and the following clauses written and attached hereunder, current on date of sailing or dispatch and/or otherwise stated. This Insurance is also subject to Important notice, conditions and warranties attached and to such regulations as in force at the time the risk of each dispatch/shipment attaches hereunder.

- 1) Subject to Additional ATO Conditions Clause
- 2) Institute War Clauses (Cargo) 1/1/82 CL 255 & Institute Strikes Clauses (Cargo) 1/1/82 CL 256
- 3) Institute Cargo Clauses (A) 1/1/82 CL 252
- 4) Limit Per Location Clause: Not withstanding anything to the contrary contained in this contract, underwriters liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the Limit Per Location amount stated in the policy/open cover.
- 5) Machinery Subject to Clause : Institute Replacement Clause -01.01.34
- 6) Subject To Sellers Interest Clause
- 7) Communicable Disease Exclusion Clause (Cargo) JC2020-011
- 8) Institute Classification Cl. - 1.1.2001(amended)
- 9) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
- 10) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause 10/11/2003 CL 370
- 11) Termination of Transit Clause JC2009/056 01/01/2009
- 12) Subject to Important Notice Clause
- 13) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
- 14) Subject to Private Carriers Warranty
- 15) Subject to closed vehicle Warranty
- 16) Cargo Termination of Transit (Storage) Clause
- 17) Special terms and conditions: Insured will have to declare each and every consignment on a quarterly basis on 15th of next month. However, Goods get dispatched and loaded but Bill of Lading or Lorry Receipt is received after the date of dispatch and AS PER MAIL

<b>Survey &amp; Claim Settlement By</b>
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**In case of EXPORTS :**

In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to the following without which no claim or loss will be paid.

NAME : W K Webster (Overseas) Ltd,as agents of W K Webster - New York  
ADDRESS : 80 Maiden Lane,NEW YORK NY 10038,United States of America  
TELEPHONE : +1 212 269 8220 , +1 917 837 2831  
FAX : +1 212 363 9726  
EMAIL : ny@wkwebsteroverseas.com

OR

NAME : W K Webster & Co Ltd.,as agents of W K Webster - London  
ADDRESS : Webster House,207 Longlands Road,SIDCUP,Kent DA15 7JH,United Kingdom  
TELEPHONE : +44 20 8300 7744 (24 hr)  
FAX :+44 20 8309 1266  
EMAIL : info@wkwebster.com

OR

NAME : W K Webster (International) Pte Ltd,as agents of W K Webster - Singapore  
ADDRESS : 20 Cecil Street,#22-03 Equity Plaza,Singapore 049705  
TELEPHONE : +65 6222 6022 , +65 9732 1958  
FAX : +65 6225 0428  
EMAIL : info@wkwebster.com.sg

**In Case of IMPORTS/DOMESTICS :**

Survey : In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to the Policy Issuing Office or nearest Branch/Divisional Office.

Nearest New India Assurance company's office or the Policy Issuing office

**Claims Payable By:**

NAME : W K Webster (Overseas) Ltd,as agents of W K Webster - New York  
ADDRESS : 80 Maiden Lane,NEW YORK NY 10038,United States of America  
TELEPHONE : +1 212 269 8220 , +1 917 837 2831  
FAX : +1 212 363 9726  
EMAIL : ny@wkwebsteroverseas.com

OR

NAME : W K Webster & Co Ltd.,as agents of W K Webster - London  
ADDRESS : Webster House,207 Longlands Road,SIDCUP,Kent DA15 7JH,United Kingdom  
TELEPHONE : +44 20 8300 7744 (24 hr)  
FAX :+44 20 8309 1266  
EMAIL : info@wkwebster.com

OR

NAME : W K Webster (International) Pte Ltd,as agents of W K Webster - Singapore  
ADDRESS : 20 Cecil Street,#22-03 Equity Plaza,Singapore 049705  
TELEPHONE : +65 6222 6022 , +65 9732 1958  
FAX : +65 6225 0428  
EMAIL : info@wkwebster.com.sg

OR

Policy Issuing Office

**Premium and GST Details**

	Rate of Tax	Amount in INR
Taxable Value		65001
SGST	9	5850
CGST	9	5850
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 21st day of December,2021



For and on behalf of  
The New India Assurance Company Limited

Duly Constituted Attorney(s)

To intimate a Marine Cargo Claim, please visit the url <https://newindia.co.in/portal/intimateClaim>

Tax Invoice No : 15180021P0012878

**IRDA Registration Number: 190**