



# NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY UIN-IRDAN190RP0011V02202021

#### 1. Insured's Details:

Insured Name	:	ASHWAMEGH INDUSTRIES	E-mail Id/Fax	:	Ashwameghindustries@gmail.com, /
Customer ID	:	PO92458660	PAN No.	:	
Address		SRV NO.45/1, KADI THOL ROAD, RANGPURDA,KADI KADI,GUJARAT, 382715	GSTIN/UIN.	:	24AACFA7586P1ZW / NA
Phone No.		XXXXXX9898			

#### 2. Issuing Office Details:

Office Name	:	AHMEDNAGAR D.O. 151800 (151800)
Office Code	:	151800
Address	:	ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001 MAHARASHTRA, 414001.
Phone No.	:	02412321538 / 02412329761
E-mail Id/Fax	:	nia.151800@newindia.co.in / 02412341439
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

#### 3. Policy Details:

Policy Number	:	15180011218000001968
Period of Insurance	:	From: 22/02/2022 12:00:01 AM To: 21/03/2022 11:59:59 PM
Date of Proposal	:	22-Feb-22
Prev. Policy no.	:	0
Client Type	:	Non-Corporate Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	Jainuine Insurance Brokers Pvt.Ltd (SI00028623),
Agent/Bancassurance/SPECIFIED PERSON	:	
Phone No.	:	02402350377, 9850049400 / NA
E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, //

#### **Collection Particulars:** 4.

Premium	••	3452
GST	:	621
Total (₹)		4074
Receipt No. & Date		15180081210000012987 - 21/02/22

#### 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	:	₹ 10000000		
Risk Serial No	)		IIB Risk Code	
1			2063	



#### **Block Details:** 6.

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

SI N o.	Location Address with Pin Code	Building superstru cture	Plinth & foundation	Basement & Additional Structure s		Plant & Machinery	Other Contents Details	Other Contents SI	Stocks held in trust	Stocks in process	Stocks
1	SRV NO.45/1, kadi thol road, rangpurd a,kadi - 382715, mheshna 382715	0	0	0	0	0	NM	0	0	0	10000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	SRV NO.45/1, kadi thol road, rangpurda,kadi - 382715, mheshna 382715	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		

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

## b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

8.Sum In	sured Summary :		
SI. 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	:	10,000,000
	Total Sum Insured	:	10,000,000

9.	Terrorism/EQ/STFI:	



Terrorism Covered	: Yes	Earthquake Covered	:	Yes	STFI Covered	:	Yes
		•		•			
10 Use other sties Details :							

10. Hypothecation Details :				
SI.No.	Name of the Financiers			
1	HDFC BANK LTD BR KADI			

11. Coinsurance Details :						
SI.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share	
1	NOT OPTED					

# 12. Subjectivities:

der this policy is subject to

The insurance under this policy is subject to			
Special Conditions	:	GINNING & PRESSING (ALL STOCK OF COTTON WITH PROCESS) On Stock Of Raw Cotton With Kala And/Or Kapas And/Or Kalyan In Loose &/Or In Heaps InOpen Compound & Stock In Process & Stock Of Lint, Bondri, Cotton FP Bales With Iron Strip &/Or Plastic Strip, Bardan & Packing Material, Tarpolien & Such Other Goods Pertaining To Insured's Trade Whilst Stored &/Or Lying Any Where In Factory Compound.Stock Held In Trust Also Covered	
Special Warranties	:	NA	
Special Exclusion	:	NA	
Clauses	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Architects ClauseUpto 5% of the claim amount for reasonable fees of architect, Surveyor,Consulting Engineer (4) Removal of Debris ClauseUpto 2% of the claim of the amount for reasonable costs of Removing debris from the site.	
Risk Covered	:	As per Risk covered attached	
Fire Products-Exclusions	:	As per Exclusions attached	

# 13. A) Compulsory Deductible: ₹ 5000/- for each claim B) Terrorism Deductibles:

b) Terrorism Deductibles.						
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 3452 621 **GST** 4074 Total premium including GST

Total premium including GST(In words) RUPEES FOUR THOUSAND SEVENTY-FOUR ONLY

Premium and GST Details					
	Rate of Tax	Amount in INR			
Premium		₹ 3452.00			
SGST	0	0			
CGST	0	0			
IGST	18	621			

# THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



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 21st day of February,2022.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 21/02/2022

Duly Constituted Attorney(s)

Tax Invoice No: 15180021P0016064

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C