



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

<b>1. Insured's Details :</b>			
Insured Name	: SIDDHI FIBERS	E-mail Id/Fax	: riddhisiddhi232@gmail.com, /
Customer ID	: PO94392014	PAN No.	:
Address	: SURVEY NO.155/157/158, THIRMAL GIRI ROAD, ETOR VILLAGE, THIRUMALAGIRI, NALGONDA Nalgonda ,TELANGANA, 508223	GSTIN/UIN.	: 36ADCFS1206R1ZU / NA
Phone No.	:		:

<b>2. Issuing Office Details :</b>			
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)

<b>3. Policy Details :</b>	
Policy Number	: 15180011214300000133
Period of Insurance	: From: 15/01/2022 12:00:01 AM To: 14/01/2023 11:59:59 PM
Date of Proposal	: 15-Jan-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, / /

<b>4. Collection Particulars :</b>			
Premium	: 156250	Total (₹)	: 184375
GST	: 28125	Receipt No. & Date	: 15180081210000011663 - 17/01/22

<b>5. Policy Level Covers :</b>	
Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 62000000

Risk Serial No	IIB Risk Code
1	2063



**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	SIDDHI FIBERS, Survey No.155/157/158, Thirmal Giri Road, Etoor Village, Thirumalagiri, Nalgonda 508223	35000000	0	0	0	27000000	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	SIDDHI FIBERS, Survey No.155/157/158, Thirmal Giri Road, Etoor Village, Thirumalagiri, Nalgonda 508223	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 :**

SI. No.	Asset Description	Sum Insured (₹)
1.	Building superstructure Sum Insured	: 35,000,000
2.	Plinth & foundation Sum Insured	: 0
3.	Basement & Additional Structures Sum Insured	: 0
4.	Furniture, Fixture & Fittings Sum Insured	: 0
5.	Plant & Machinery	: 27,000,000
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
	<b>Total Sum Insured</b>	:	<b>62,000,000</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	YES BANK LTD

<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	Outgoing	NEW INDIA ASSURANCE CO. LTD.	AHMEDNAGAR D.O. 151800	51	79688
2	Outgoing	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	210301 PUNE BRANCH - 1	49	76563

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>	:	On RIV Clause GINNING & PRESSING, BUILDING ₹3,50,00,000/-  MACHINERY ₹2,75,00,000/- 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,  Fire Fighting Equipments, Elect Motors and
<b>Special Warranties</b>	:	all other accessories, spares etc, pertaining to  Insured's trade whilst installed &/or lying in factory Premises
<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	:	156250
GST	:	28125



Total premium including GST : 184375  
Total premium including GST(In words) : RUPEES ONE LAC EIGHTY-FOUR THOUSAND THREE HUNDRED SEVENTY-FIVE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 156250.00
SGST	0	0
CGST	0	0
IGST	18	28125

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 January,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 17/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0014338

**IRDA Registration Number: 190**