



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: VAIBHAV WHITE GOLD LLP	E-mail Id/Fax	: vaibhavcottex@rediffmail.com, kailash@jainuineinsurance.co.in /
Customer ID	: PO86598666	PAN No.	:
Address	: G A T N O , 4 0 , V I I L A G E PANDHARPONI,RAJURA ROAD, P DIST CHANDRAPUR RAJURA MANIK GARH ,MAHARASHTRA, 442905	GSTIN/UIN.	: 27AAQFV6742A1ZY / NA
Phone No.	:		

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	: 15180011218000001852
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, / /

4. Collection Particulars :

Premium	: 107071
GST	: 19274
Total (₹)	: 126345
Receipt No. & Date	: 15180081210000011688 - 17/01/22

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	: ₹ 49800000



Risk Serial No	IIB Risk Code
1	2063

6. Block Details :

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

Sl 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	Vaibhav White Gold LLP, Gate No,40,Village Pandharponi,Rajura Road, P Dist Chandrapur 442905	25000000	0	0	0	24500000	AC, Computer, CC TV & Camera	300000	0	0	0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Vaibhav White Gold LLP, Gate No,40,Village Pandharponi,Rajura Road, P Dist Chandrapur 442905	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 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	24,500,000
6.	Other Contents Sum Insured	300,000
7.	Stocks held in trust Sum Insured	0



8.	Stocks in process Sum Insured	:	0
9.	Stocks Sum Insured	:	0
	Total Sum Insured	:	49,800,000

9. Terrorism/EQ/STFI :			
Terrorism Covered	:	Yes	Earthquake Covered
	:	Yes	STFI Covered
	:	Yes	

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	STATE BANK OF INDIA SME BR YAVATMAL

11. Coinsurance Details :					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	Outgoing	NEW INDIA ASSURANCE CO. LTD.	AHMEDNAGAR D.O. 151800	51	54607
2	Outgoing	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	210301 PUNE BRANCH - 1	49	52465

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	GINNING & PRESSING BUILDING ₹ 2,50,00,000/- MACHINERY ₹ 2,45,00,000/- AC, Computer, CC TV & Camera ₹ 3,00,000/- 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
Special Warranties	:	all other accessories, spares, AC, Computer, CC TV & Camera etc, pertaining to Insured's trade whilst installed &/or lying in factory Premises
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.
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:**

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	: 107071
GST	: 19274
Total premium including GST	: 126345
Total premium including GST(In words)	: RUPEES ONE LAC TWENTY-SIX THOUSAND THREE HUNDRED FORTY-FIVE ONLY



Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 107071.00
SGST	9	9637
CGST	9	9637
IGST	0	0

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 : 15180021P0014363

IRDA Registration Number: 190