



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: M/S PRAHALAD GINNING & PRESSING FACTORY	E-mail Id/Fax	: pginning@ymail.com, /
Customer ID	: PO94590709	PAN No.	:
Address	: KHARGAONE, MADHYA PRADESH, KHARGAONE ,MADHYA PRADESH, 451001	GSTIN/UIN.	: 23AAKFP1351P1Z0 / 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	: 15180011218000001876
Period of Insurance	: From: 21/01/2022 10:34:56 AM To: 20/04/2022 11:59:59 PM
Date of Proposal	: 21-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) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623) 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	: 7999
GST	: 1440
Total (₹)	: 9440
Receipt No. & Date	: 15180081210000012012 - 24/01/22

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	: ₹ 5000000



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	M/S PRAHALAD OVERSEAS P.H.NO. 42,OIL 26,K.NO. 26/1/1,GRAM - GOGAWA, (DAVLI ROAD), JULWANIYA ROAD, KHARGONE 451001	0	0	0	0	0	0	0	0	0	5000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	M/S PRAHALAD OVERSEAS P.H.NO. 42,OIL 26,K.NO. 26/1/1,GRAM - GOGAWA, (DAVLI ROAD), JULWANIYA ROAD, KHARGONE 451001	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	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	:	5,000,000
	Total Sum Insured	:	5,000,000

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

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

12. Subjectivities :	
The insurance under this policy is subject to	
Special Conditions	: (ALL STOCK OF COTTON WITH PROCESS-STOCK LYING ANYWHERE IN FACTORY COMPOUND)No seeds ON STOCK OF KAPPAS &/OR LOOSE COTTON &/OR F.P. COTTON BALES ONLY WHILST STORED &/OR LYING &/OR KEPT IN OPEN COMPOUND &/OR GODOWN &/OR SHED &/OR PALA HOUSE OF M/S PRAHALAD OVERSEAS , P.H.NO. 42,OIL 26,K.NO. 26/1/1,GRAM - GOGAWA,(DAVLI ROAD), JULWANIYA ROAD, KHARGONE
Special Warranties	: NA
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	: 7999
GST	: 1440
Total premium including GST	: 9440



Total premium including GST(In words) : RUPEES NINE THOUSAND FOUR HUNDRED FORTY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 7999.00
SGST	0	0
CGST	0	0
IGST	18	1440

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 24th day of January,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 24/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180021P0014736

IRDA Registration Number: 190