



**NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0011V02202021**

**1. Insured's Details :**

Insured Name	: M/S ANNAPURNA COTTON IMPEX	E-mail Id/Fax	: annapurnacotex@yahoo.co.in, /
Customer ID	: PO91850457	PAN No.	:
Address	: WARLA, ROAD, BADWANI BARWANI ,MADHYA PRADESH, 451551	GSTIN/UIN.	: 23AAVFA6604K1Z8 / NA
Phone No.	:		

**2. Issuing Office Details :**

Office Name	: RATLAM D.O. (451100)
Office Code	: 451100
Address	: 115, STATION ROAD, ,457001 MADHYA PRADESH , 457001.
Phone No.	: 07412409402 / 07412409403
E-mail Id/Fax	: nia.451100@newindia.co.in / 07412230578
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 23AAACN4165C1ZZ
SAC	: 997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	: 45110011218000000212
Period of Insurance	: From: 04/01/2022 04:37:38 PM To: 03/04/2022 11:59:59 PM
Date of Proposal	: 04-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	: 21439
GST	: 3860
Total (₹)	: 25300
Receipt No. & Date	: 45110081210000009883 - 04/01/22

**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	: ₹ 20000000
<b>Risk Serial No</b>	<b>IIB Risk Code</b>
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	Annapurna Cotton Impex, Warla, Road, Badwani 451551	0	0	0	0	0	0	0	0	0	20000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Annapurna Cotton Impex, Warla, Road, Badwani 451551	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	20,000,000
	<b>Total Sum Insured</b>	<b>20,000,000</b>

## 9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	BANK OF BADODA BR SENDHWA

<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	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
<b>Special Conditions</b>	: GINNING & PRESSING, (ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND )  (INCLUSIVE ,SPONTANEOUS COMBUSTION) On stock of Raw cotton in Loose &/or in Heaps in Open Compound & Stock In Process & Stock of Lint,Bondri,Cotton Seeds and Cotton FP Bales with
<b>Special Warranties</b>	: Iron strip &/or plastic strip,Bardan& Packing Material,Tarpolien & Such other Goods Pertaining to insured's Trade whilst Stored &/orLying anywhere in Factory Compound
<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.
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<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	: 21439
GST	: 3860
Total premium including GST	: 25300
Total premium including GST(In words)	: RUPEES TWENTY-FIVE THOUSAND THREE HUNDRED ONLY

<b>Premium and GST Details</b>		
	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 21439.00
SGST	9	1930
CGST	9	1930
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 04th day of January,2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 04/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 45110021P0009370

**IRDA Registration Number: 190**