



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

**1. Insured's Details :**

Insured Name	:	KUSHAL COTEX	E-mail Id/Fax	:	kushal.cot2011@rediffmail.com, naser@jainuineinsurance.co.in /
Customer ID	:	PO94227341	PAN No.	:	
Address	:	KUSHAL COTEX GUT. NO- 163/2A, AT GHULI SHIVAR, DIST- NANDURBAR NANDURBAR ,MAHARASHTRA, 425412	GSTIN/UIN.	:	27AAKFK9422E1Z8 / NA
Phone No.	:	XXXXXX5559			

**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	:	4511001121800000220
Period of Insurance	:	From: 07/01/2022 05:52:14 PM To: 06/04/2022 11:59:59 PM
Date of Proposal	:	07-Jan-22
Prev. Policy no.	:	0
Client Type	:	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	:	32761
GST	:	5897
Total (₹)	:	38659
Receipt No. & Date	:	45110081210000010055 - 07/01/22

**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	:	₹ 30000000
<b>Risk Serial No</b>		<b>IIB Risk Code</b>



Risk Serial No	IIB Risk Code
1	2063

## 6. Block Details :

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

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	Kushal Cotex, Gut No-163/2A, At. Ghuli Shivar, Dist- Nandurbar 425412 425412	0	0	0	0	0	NM	0	0	0	30000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Kushal Cotex, Gut No-163/2A, At. Ghuli Shivar, Dist- Nandurbar 425412 425412	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	:	30,000,000
	<b>Total Sum Insured</b>	:	<b>30,000,000</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	PUNJAB NATIONAL BANK , SENDHWA BRANCH

<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 PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND- No seeds ) On stock of Raw cotton in Loose &/or in Heaps in Open Compound& Stock In Process & Stock of Lint,Bondri and Cotton FP Bales with Iron strip &/or plastic strip,Bardan
<b>Special Warranties</b>	: & Packing Material,Tarpolien & Such other Goods Pertaining to insured's Trade whilst Stored &/or Lying 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)

<b>14. Premium Details :</b>	
<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 32761
GST	: 5897
Total premium including GST	: 38659
Total premium including GST(In words)	: RUPEES THIRTY-EIGHT THOUSAND SIX HUNDRED FIFTY-NINE ONLY

<b>Premium and GST Details</b>		
	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 32761.00
SGST	0	0
CGST	0	0



IGST	18	5897
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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 07th day of January, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 07/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 45110021P0009530

**IRDA Registration Number: 190**