



# NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY UIN-IRDAN190RP0011V02202021

#### 1. Insured's Details:

Insured Name	:	PIYUSH TRADER	E-mail Id/Fax	:	piyushgouri@gmail.com, /
Customer ID	:	PO96182335	PAN No.		
Address	:	ANJAD, DIST. BARWANI- 451556 ANJAOI ,MADHYA PRADESH, 451556	GSTIN/UIN.	:	23ABUPG6802D1ZV / NA
Phone No.	:		,		

#### 2. Issuing Office Details:

Office Name	:	DO II AURANGABAD (160500)
Office Code	:	160500
Address	:	LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD
		,431003 MAHARASHTRA , 431003.
Phone No.	:	02402482688 / 02402480985
E-mail Id/Fax	:	nia.160500@newindia.co.in / 02402486895
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

#### 3. Policy Details:

Policy Number	:	16050011228000000142
Period of Insurance	••	From: 05/05/2022 06:52:00 PM To: 04/06/2022 11:59:59 PM
Date of Proposal	••	05-May-22
Prev. Policy no.		0
Client Type		Non-Corporate 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	••	3599
GST	:	648
Total (₹)		4248
Receipt No. & Date		1605008122000000613 - 06/05/22

#### 5. Policy Level Covers:

Description of Property : As per Block Details			
Location Address with Pin Code : As per Block Deta		As per Block Details	
Risk Description : As per Block		As per Block Details	
Sum Insured : ₹ 8000000		₹ 8000000	
Risk Serial No			IIB Risk Code
1			2063



#### 6. **Block Details:**

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

SI N o.	Location Address with Pin Code	Building superstru cture	Plinth & foundation		Furniture , Fixture & Fittings	Plant & Machiner y	Other Contents Details	Other Contents SI	Stocks held in trust	Stocks in process	Stocks
1	M/s. B. M. Ginning udyog, Jai Hind Nagar, Anjad, Dist. Barwani.451556 451556	0	0	0	0	0	NM	0	0	0	8000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	M/s. B. M. Ginning udyog,	Pucca	Pucca	Pucca
	Jai Hind Nagar, Anjad, Dist. Barwani.451556 451556			

### 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 In	sured Summary:		
SI. 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	:	8,000,000
	Total Sum Insured	:	8,000,000

9. Terrorism/EQ/STFI:	



Terrorism Covered	:	Yes	Earthquake Covered	:	Yes	STFI Covered	:	Yes

10.	Нурс	othecation Details :	
SI.N	No.	Name of the Financiers	
1	Ĺ	NOT OPTED	

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

### 12. Subjectivities:

The insurance under this policy is subject to

The insurance under this policy is sub	ject	to
Special Conditions	:	GINNING & PRESSING
		(ALL FORM OF COTTON WITH SEEDS & WITH
		PROCESS - STOCK LYING ANY WHERE IN FACTORY COMPOUND)-
		(INCLUSIVE SPONTANEOUS COMBUSTION) On Stock of Kappas &/ Or loose cotton &/ or Cotton FP Bales &/ or Cotton seeds only whilst stored &/ or lying &/ or all process ginhouse pala house & press house
		kept anywhere in the compound of M/s. B. M. Ginning Udyog, Jai Hind Nagar, Anjad, Dist. Barwani.451556
Special Warranties	:	NA
Special Exclusion	:	NA
Clauses	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Architects ClauseUpto 5% of the claim amount for reasonable fees of architect, Surveyor, Consulting Engineer (4) Removal of Debris ClauseUpto 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:

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 3599 **GST** 648 4248 Total premium including GST

RUPEES FOUR THOUSAND TWO HUNDRED FORTY-EIGHT ONLY Total premium including GST(In words)

Premium and GST Details					
	Rate of Tax	Amount in INR			
Premium		₹ 3599.00			
SGST	0	0			
CGST	0	0			

## THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



IGST	18	648
In witness whereof the undersigned being duly authorized by t	he Incurers and on	hehalf of the Insurers has (have) hereunder
In witness whereof the undersigned being duly authorized by t set his (their) hand(s) on this 06th day of May,2022.	ne msurers and on	behalf of the modern has thave, hereunder
		For and on behalf of
		The New India Assurance Company Limited
Data of Lawre 06/05/2022		
Date of Issue: 06/05/2022		
		- 1 - 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		Duly Constituted Attorney(s)
Tax Invoice No : 1	6050022P000122	7

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C