



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

**1. Insured's Details :**

Insured Name	: KALPATARU COTTEX .	E-mail Id/Fax	: kiran@bhandariindustries.com, /
Customer ID	: PO96903269	PAN No.	:
Address	: GUT NO.265/4, SONE SANGHAVI SHIVAR, A/P CHAPADGAON, TQ SHEVGAON, DIST AHMEDNAGAR  SHEVGAON ,MAHARASHTRA, 414502	GSTIN/UIN.	: 27AKIPB6643A1ZK / NA
Phone No.	: XXXXXX3333		

**2. Issuing Office Details :**

Office Name	: AURANGABAD DO-160400 (160400)
Office Code	: 160400
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	: 02402333572 / 02402333361
E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	: 1604001122800000126
Period of Insurance	: From: 09/05/2022 06:15:05 PM To: 08/08/2022 11:59:59 PM
Date of Proposal	: 09-May-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	: 24762
GST	: 4456
Total (₹)	: 29219
Receipt No. & Date	: 10000089220500130092 - 09/05/22

**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	: ₹ 23100000
<b>Risk Serial No</b>	
<b>IIB Risk Code</b>	

Policy No. : 1604001122800000126 Document generated by QR\_RENEWAL at 09/05/2022 18:15:06 Hours.  
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.  
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



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## 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	Kalpataru Cottex, Gut No.265/4, Sone Sanghavi shivar, A/P Chapadgaon, Tq Shevgaon, Dist Ahmednagar 414502	0	0	0	0	0	0	0	0	0	2310000 0

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Kalpataru Cottex, Gut No.265/4, Sone Sanghavi shivar, A/P Chapadgaon, Tq Shevgaon, Dist Ahmednagar 414502	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	:	23,100,000
	<b>Total Sum Insured</b>	:	<b>23,100,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
Terrorism Covered	:	Yes	Earthquake Covered
	:	Yes	STFI Covered
	:	Yes	

<b>10. Hypothecation Details :</b>	
Sl.No.	Name of the Financiers
1	STATE BANK OF INDIA BR ISSARWADI %

<b>11. Coinsurance Details :</b>					
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	:	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 Iron strip &/or plastic strip, Bardan & Packing Material, Tarpolien & Such other Goods Pertaining to insured's Trade whilst Stored &/or Lying anywhere in Factory Compound
Special Warranties	:	GINNING & PRESSING :- (ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND/SHED/GODOWN )
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	: 24762
GST	: 4456
Total premium including GST	: 29219
Total premium including GST(In words)	: RUPEES TWENTY-NINE THOUSAND TWO HUNDRED NINETEEN ONLY

<b>Premium and GST Details</b>		
	Rate of Tax	Amount in INR
Premium		₹ 24762.00



SGST	9	2228
CGST	9	2228
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 09th day of May, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 09/05/2022

(MRS. MADHURI DHONDGE)  
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

Tax Invoice No : 16040022P0001467

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**