



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V01202021

1. Insured's Details :

Insured Name	: SUKHMANI COTTON INDUSTRIES	E-mail Id/Fax	: sukhmanicotton@gmail.com, /
Customer ID	: PO91087069	PAN No.	:
Address	: PLOT NO. 45, C-3, TOWN CENTRE, CIDCO, N-1, AURANGABAD AURANGABAD, MAHARASHTRA, 431001	GSTIN/UIN.	: 27ABTFS5185Q1ZW / NA
Phone No.	:		

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	: 1604001121800000569
Period of Insurance	: From: 07/09/2021 12:00:01 AM To: 06/10/2021 11:59:59 PM
Date of Proposal	: 07-Sep-21
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.	: 025722225747, 9209712861 / NA
E-mail Id/Fax	: prashant@jainuineinsurance.co.in, kailash@jainuineinsurance.co.in / /

4. Collection Particulars :

Premium	: 3376
GST	: 608
Total (₹)	: 3985
Receipt No. & Date	: 16040081210000005117 - 07/09/21

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	: ₹ 7500000
Risk Serial No	
1	IIB Risk Code
	4002



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	IN THE GODOWN OF Kunal Krishi Udhog (godown), Plot no. A-91, MIDC Jintur, DIST. PARBHANI 431509	0	0	0	0	0	0	0	0	0	7500000
SI No.	Location Address with Pin Code	Type of Construction - Walls			Type of Construction - Floor			Type of Construction - Roof			
1	IN THE GODOWN OF Kunal Krishi Udhog (godown), Plot no. A-91, MIDC Jintur, DIST. PARBHANI 431509	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	7,500,000



Total Sum Insured	:	7,500,000
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9. Terrorism/EQ/STFI :					
Terrorism Covered	:	Yes	Earthquake Covered	:	Yes
			STFI Covered	:	Yes

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	BANK OF BARODA, INDORE

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	: GODOWN STOCK (INCLUSIVE SPONTANEOUS COMBUSTION) ON STOCKS OF COTTON F.P. BALES, COTTON SEED, COTTON SEEDS CAKE, OIL CAKE IN GUNNY BAGS AND ALL TYPES OF PACKAGING MATERIAL LYING IN GODOWN &/ or Warehouse
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	: 3376
GST	: 608
Total premium including GST	: 3985
Total premium including GST(In words)	: RUPEES THREE THOUSAND NINE HUNDRED EIGHTY-FIVE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 3376.00
SGST	9	304
CGST	9	304
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 07th day of September, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 07/09/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16040021P0008188

IRDA Registration Number: 190