



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: GOVARDHAN COTEX	E-mail Id/Fax	: govardhan.cottex@gmail.com, /
Customer ID	: PO73743340	PAN No.	:
Address	: BAYGOR ROAD, KHETIYA, DIST BARWANI KHETIA ,MADHYA PRADESH, 451881	GSTIN/UIN.	: 23AAMFG3325N1Z9 / 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	: 16050011228000000069
Period of Insurance	: From: 25/04/2022 12:00:01 AM To: 24/06/2022 11:59:59 PM
Date of Proposal	: 25-Apr-22
Prev. Policy no.	: 0
Client Type	: Non-Corporate
Business Source Code	:
Dev.Off level./Broker	: 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	: 24120
GST	: 4342
Total (₹)	: 28463
Receipt No. & Date	: 16050081220000000313 - 21/04/22

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
Risk Serial No	IIB Risk Code
1	2063

6. Block Details :

Policy No. : 16050011228000000069 Document generated by 36776 at 21/04/2022 18:15:13 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

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>.



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	Govardhan Cotex, Baygor road, Khetiya, Dist Barwani 451881	0	0	0	0	0	000	0	0	0	3000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Govardhan Cotex, Baygor road, Khetiya, Dist Barwani 451881	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
	Total Sum Insured	30,000,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :



Sl.No.	Name of the Financiers
1	BANK OF BARODA BR KHETIA

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	:	GINNING & PRESSING, (ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL- STOCK LYING ANY WHERE IN FACTORY COMPOUND)- (INCLUSIVE SPONTANEOUS COMBUSTION) On Stock of Raw cotton in loose &/or in heaps,F.P Bales,Stock of lints,HULLS Bondri,Cotton seeds,Oil cake,Oil in Tank & barrels & or Stock In Process & all types of packing material,
Special Warranties	:	Tarpaulin and such other goods pertaining to insured's Trade whilst Stored &/or lying in shed/Godown,process or in open compound.
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	: 24120
GST	: 4342
Total premium including GST	: 28463
Total premium including GST(In words)	: RUPEES TWENTY-EIGHT THOUSAND FOUR HUNDRED SIXTY-THREE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 24120.00
SGST	0	0
CGST	0	0
IGST	18	4342



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 21st day of April, 2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 21/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16050022P0000686

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
