



**NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0012V02202021**

| 1. Insured's Details : |   |   |               |   |   |
|------------------------|---|---|---------------|---|---|
| Insured Name           | : | SHREE PARIMALA COTTON GINNING & PRESSING FACTORY                                      | E-mail Id/Fax | : | mailto:bhopa@gmail.com, kailash@jainuineinsurance.co.in / |
| Customer ID            | : | PO85837001  | PAN No.       | : | AAXFS3334C  |
| Address                | : | PARLI ROAD, A/P. BHOPA, TQ. DHARUR, DIST. BEED<br><br>FATEHA BAD, MAHARASHTRA, 431124 | GSTIN/UIN.    | : | 27AAXFS3334C1Z0 / NA                                      |
| Phone No.              | : |   |               | : |   |

| 2. Issuing Office Details : |   |   |                 |   |  |
|-----------------------------|---|---|-----------------|---|--|
| Office Name                 | : | AHMEDNAGAR D.O. 151800 (151800)   | E-mail Id/Fax   | : | nia.151800@newindia.co.in / 02412341439    |
| Office Code                 | : | 151800  | S.Tax Regn. No. | : | AAACN4165CST178                            |
| Address                     | : | ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR, 414001 MAHARASHTRA, 414001. | GSTIN           | : | 27AAACN4165C3ZP                            |
| Phone No.                   | : | 02412321538 / 02412329761   | SAC             | : | 997137 (Other property insurance services) |

| 3. Policy Details :                  |   |
|--------------------------------------|---|
| Policy Number                        | : 15180011224300000010                                    |
| Period of Insurance                  | : From: 15/04/2022 12:00:01 AM To: 14/04/2023 11:59:59 PM |
| Date of Proposal                     | : 15-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                     | : | 112704 | Total (₹)          | : | 132990                          |
| GST                         | : | 20286  | Receipt No. & Date | : | 15180081220000000196 - 08/04/22 |

| 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                    | : ₹ 70000000           |

| Risk Serial No | IIB Risk Code |
|----------------|---------------|
| 1              | 2063          |

**6. Block Details :**

Policy No. : 15180011224300000010 Document generated by 24768 at 08/04/2022 15:04:21 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>.



| Sl No. | Location Address with Pin Code  | Building superstructure | Plinth & foundation | Basement & Additional Structures | Furniture, Fixture & Fittings | Plant & Machinery | Other Contents Details | Other Contents Sl | Stocks held in trust | Stocks in process | Stocks   |
|--------|---|-------------------------|---------------------|----------------------------------|-------------------------------|-------------------|------------------------|-------------------|----------------------|-------------------|----------|
| 1      | SHREE PARIMALA COTTON GINNING & PRESSING FACTORY<br><br>PARLI ROAD, A/P. BHOPA, TO. DHARUR, DIST. BEED 431124 | 0                       | 0                   | 0                                | 0                             | 0                 | 0                      | 0                 | 30000000             | 0                 | 40000000 |

| Sl No. | Location Address with Pin Code  | Type of Construction - Walls | Type of Construction - Floor | Type of Construction - Roof |
|--------|---|------------------------------|------------------------------|-----------------------------|
| 1      | SHREE PARIMALA COTTON GINNING & PRESSING FACTORY<br><br>PARLI ROAD, A/P. BHOPA, TO. DHARUR, DIST. BEED 431124 | 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          |

### b) Add-on Covers:

| Cover Name         | Opted or Not | Sum Insured |
|--------------------|--------------|-------------|
| Declaration Add-on | NO           | 0           |
| Cover Name         | Opted or Not | Sum Insured |
| Floater 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             | 30,000,000      |
| 8.      | Stocks in process Sum Insured                | 0               |



|    |                          |   |                   |
|----|--------------------------|---|-------------------|
| 9. | Stocks Sum Insured       | : | 40,000,000        |
|    | <b>Total Sum Insured</b> | : | <b>70,000,000</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                                  | STATE BANK OF INDIA           |

|                                  |                         |                |                    |                |                      |
|----------------------------------|-------------------------|----------------|--------------------|----------------|----------------------|
| <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>                     | : (ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANYWHERE IN FACTORY COMPOUND ) 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                   |
| <b>Special Warranties</b>                     | : NA   |
| <b>Special Exclusion</b>                      | : NA   |
| <b>Clauses</b>                                | : (1) Terrorism Clause<br>(2) Agreed Bank Clause<br>(3) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor,Consulting Engineer<br>(4) Removal of Debris Clause...Upto 2% of the claim of the amount for reasonable costs of Removing debris from the site.<br>(5) Escalation Clause in case of Long Term Policy |
| <b>Risk Covered</b>                           | : As per Risk covered attached   |
| <b>Risk Covered</b>                           | : As per Risk covered attached   |
| <b>Fire Products-Exclusions</b>               | : As per Exclusions attached   |

|   |  |                      |                                   |
|---|--|----------------------|-----------------------------------|
| <b>13. A) Compulsory Deductible:</b>  |  |                      |                                   |
| 5% of claim amount subject to minimum of ₹ 10000/- for each and every loss. |  |                      |                                   |
| <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/-<br>(Rupees 10 Lacs) |
| Industrial  | 5 % of claim amount                              | ₹1,00,000/-          | ₹ 25,00,000/-<br>(Rupees 25 Lacs) |

|                                       |   |
|---------------------------------------|---|
| <b>14. Premium Details :</b>          |   |
| <b>Premium Head</b>                   | <b>Premium Amount (₹)</b>                                     |
| Net Premium under the policy          | : 112704  |
| GST                                   | : 20286   |
| Total premium including GST           | : 132990  |
| Total premium including GST(In words) | : RUPEES ONE LAC THIRTY-TWO THOUSAND NINE HUNDRED NINETY ONLY |

|                                |                    |                      |
|--------------------------------|--------------------|----------------------|
| <b>Premium and GST Details</b> |                    |                      |
|                                | <b>Rate of Tax</b> | <b>Amount in INR</b> |
| Premium                        |                    | ₹ 112704.00          |
| SGST                           | 9                  | 10143                |
| CGST                           | 9                  | 10143                |



|      |   |   |
|------|---|---|
| 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 08th day of April, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 08/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180022P0000302

|   |
|---|
| <b>IRDA Registration Number: 190</b><br><b>NIA PAN NUMBER: AAACN4165C</b> |
|---|