



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: SHREE RAMKRISHNA OIL INDUSTRIES	E-mail Id/Fax	: pancholi.tejas@gmail.com, /
Customer ID	: PO92348832	PAN No.	:
Address	: S.NO 347/2 AND 347/3,NANI KADI ROAD KADI KALYANPURA ROAD,TA KADI DIST MEHSANA KADI ,GUJARAT, 382715	GSTIN/UIN.	: 24AACFR2056H1ZH / NA
Phone No.	: XXXXXX9898		

2. Issuing Office Details :

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

3. Policy Details :

Policy Number	: 15180011228000000009
Period of Insurance	: From: 04/04/2022 02:23:46 PM To: 03/05/2022 11:59:59 PM
Date of Proposal	: 04-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	: 3452
GST	: 621
Total (₹)	: 4074
Receipt No. & Date	: 15180081220000000063 - 04/04/22

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	: ₹ 10000000
Risk Serial No	
1	IIB Risk Code
	2063



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	Shree Ramkrishna oil Industries. s.no 347/2 and 347/3,Nani Kadi road Kadi kalyanpura road,Ta Kadi Dist Mehsana 382715	0	0	0	0	0	0	0	0	0	1000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Shree Ramkrishna oil Industries. s.no 347/2 and 347/3,Nani Kadi road Kadi kalyanpura road,Ta Kadi Dist Mehsana 382715	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	10,000,000



Total Sum Insured	:	10,000,000
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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	UNION BANK OF INDIA

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	: (ALL STOCK OF COTTON & OIL MILL WITH PROCESS On stock of kala&/or kapas&/or cotton loose&/or cotton F.P bales&/or on stock of cotton seeds&/or cotton seeds cake &/or cotton seeds washed oil&/or khol&/or packing materials, stock & stock in process including raw-materials finished&/or unfinished goods pertaining to the insured's ginning & pressing factory and Oil mill, whilst stored & or lying in the premises which is known as Shree Ramkrishna oil Industries.
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	: 3452
GST	: 621
Total premium including GST	: 4074
Total premium including GST(In words)	: RUPEES FOUR THOUSAND SEVENTY-FOUR ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 3452.00
SGST	0	0
CGST	0	0
IGST	18	621



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 04th day of April, 2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 04/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180022P0000090

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
