



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	:	SHREE GANESHA INDUSTRIES	E-mail Id/Fax	:	pancholi.tejas@gmail.com, /
Customer ID	:	PO89017180	PAN No.	:	
Address	:	SR.NO:-205 ,221 ,222, KADI NANDASAN ROAD, ALDESAN, KADI, MAHISAGAR,,LAKHVAD LAKHVAD ,GUJARAT, 384440	GSTIN/UIN.	:	24ADYFS6654H1ZC / NA
Phone No.	:				

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	:	15180011228000000035
Period of Insurance	:	From: 13/04/2022 12:22:38 PM To: 12/05/2022 11:59:59 PM
Date of Proposal	:	13-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	:	11253
GST	:	2025
Total (₹)	:	13279
Receipt No. & Date	:	15180081220000000331 - 13/04/22

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 :

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	SR.NO:-205 ,221 ,222, KADI NANDASAN ROAD, ALDESAN, KADI, MAHISAGAR,,LAKHVAD 384440	0	0	0	0	0	0	0	0	0	30000000

Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	SR.NO:-205 ,221 ,222, KADI NANDASAN ROAD, ALDESAN, KADI, MAHISAGAR,,LAKHVAD 384440	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 :

Policy No. : 1518001122800000035 Document generated by 24768 at 13/04/2022 13:28:17 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>.



Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	STATE BANK OF INDIA BR KADI

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	: (Inclusive Spontaneous combustion) (ALL STOCK OF COTTON)- Excluding seeds On Stock Of Raw Cotton, Cotton Waste With Kala And/Or Kapas And/Or Kalyan In Loose &/Or In Heaps In Open Compound & Stock In Process & Stock Of Lint, Bondri, Cotton FP Bales With Iron Strip &/Or Plastic Strip,
Special Warranties	: Bardan & Packing Material & Other Material, Tarpolien & Such Other Goods Pertaining To Insured's Trade Whilst Stored &/Or Lying Anywhere In Factory 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	: 11253
GST	: 2025
Total premium including GST	: 13279
Total premium including GST(In words)	: RUPEES THIRTEEN THOUSAND TWO HUNDRED SEVENTY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 11253.00
SGST	0	0
CGST	0	0
IGST	18	2025



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 13th day of April,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 13/04/2022

Duly Constituted Attorney(s)

Tax Invoice No : 15180022P0000473

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
