



# MARINE CARGO OPEN POLICY

## Preamble

WHEREAS the ASSURED named in the schedule hereto have represented to THE NEW INDIA ASSURANCE COMPANY LIMITED (hereinafter called company) that they are interested in or duly authorized to make the insurance mentioned and have paid or agreed to pay the premium hereinafter stated THE COMPANY HEREBY PROMISES AND AGREES with the assured, their Executors, Administrators and assigns that the company will insure against loss damage liability or expenses subject to Clauses, Endorsement, Conditions and Warranties contained herein/in the schedule.

Insured Details			Issuing Office Details			
Insured Name	:	M/S GURUKRIPA TRADERS .				
Customer ID	:	PO92409140	Office Code	:	AHMEDNAGAR D.O. 151800 (151800)	
Address	:	BISTAN ROAD, KHARGONE, MADHYA PRADESH,451001 KHARGAONE ,MADHYA PRADESH,451001 KHARGAONE ,MADHYA PRADESH, 451001	Address	:	ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001	
Phone No	:		Phone No	:	02412321538 / 02412329761	
E-mail/Fax	:	shriguru_kgn@redfmail.com, /	E-mail/Fax	:	nia.151800@newindia.co.in/024123414 39	
PAN No	:		S.Tax Regn. No	:	AAACN4165CST178	
GSTIN/UIN	:	23ABZPM2341N1Z5 / NA	GSTIN	:	27AAACN4165C3ZP	
	:		SAC	:	997135 (Marine, aviation and other transport insurance srvc)	

Policy Details			Business Source Code		
Policy Number	:	15180021220200000009	Dev.Off. level/Broker/Web Aggregator	:	Jainuine Insurance Brokers Pvt.Ltd (Sl00028623),
Period of Insurance		From: 06/04/2022 11:38:07 AM To: 05/04/2023 11:59:59 PM	Agent/Bancassurance/Spe cified Person/CPSC User	:	
Prev. Policy no.	:		Phone No	:	02402350377, 9850049400 / NA
Client Type	:	Non-Corporate	E-mail/Fax	:	kailash@jainuineinsurance.co.in, //

	Premium D	Details			
Premium	GST	Stamp Duty	Total Premium(₹)	Rupees (in words)	Receipt No and Date
20000	3600	1	23601	RUPEES TWENTY- THREE THOUSAND SIX HUNDRED ONE ONLY	15180081220000000143 - 07/04/22

Journey	Details

Journey From	Journey To	Transport Mode
Anywhere in India to	Anywhere in India	Rail/Road

Total Sum Insured (₹) Basis of valuation + % Extra for Cargo Sum Insured Commodity description Packaging description Single Carrying Limit (₹) Limit per any one Vessel (₹) Limit per any one Aircraft (₹) Limit per Registered Post (₹)	<ul> <li>Risk 1 :: 5000000</li> <li>Risk 1 :: CIF + 10</li> <li>Risk 1 :: ALL TYPE OF VEGETABLE OIL</li> <li>Risk 1 :: Standard and Customary</li> <li>Risk 1 :: 8000000</li> <li>Risk 1 :: 0</li> </ul>
Limit per Registered Post (₹)	: Risk 1 :: 0
Limit per location (₹)	: Risk 1 :: 50000000
Transit By	: Risk 1 :: Rail/Road
Place of Storage	: Risk 1 :: NA

Policy No. : 1518002122020000009Document generated by 24768 at 07/04/2022 12:27:11 Hours. Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on https://www.newindia.co.in/portal/policyFeedbackGen. 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.



Days of Storage	: Risk 1 :: NA
Risk Covered	: Risk 1 :: ITC-A, SRCC,

#### Excess : Excess Applicable on - Others, Excess(%) Others - 2%

## Terms of Insurance

Subject to Open Policy Clause and the following clauses written and attached hereunder, current on date of sailing or dispatch and/or otherwise stated. This Insurance is subject to Important notice, conditions and warranties attached herewith. Also this contract is subject to such regulations as in force at the time of risk on each dispatch/shipment attaches hereunder.

The Declaration should be furnished, in case of imports within 15 days from the date of the shipment or immidiately on reciept of shipping documents or before arrival of ship, whichever is earlier, and in case of exports immidiately on shipment.

This insurance is to remain in force for a period of 12 months i.e. from 06/04/2022 11:38:07 AM to 05/04/2023 11:59:59 PM unless the Sum Insured is previously exhausted by declaration/certificates.

1) Inland Transit (Rail or Road) Clause - A 2) Strikes Riots And Civil Commotions Clause (Inland Transit Not In Conjunction With Ocean Going Voyage)

3) Limit Per Location Clause: Not withstanding anything to the contrary contained in this contract, underwriters liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the Limit

- Per Location amount stated in the policy/open cover.

4) Communicable Disease Exclusion Clause (Cargo) JC2020-011 5) Institute Radioactive Contamination Exclusion Clause (1.10.1

6) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
 6) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause

10/11/2003 CL 370

7) Termination of Transit Clause JC2009/056 01/01/2009 8) Subject to Important Notice Clause

9) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
10) Subject to Private Carriers Warranty
11) Subject to closed vehicle Warranty
12) Cargo Termination of Transit (Storage) Clause
13) Special Condition: Each&every consignment should be declared through email on a Monthly basis. In respect of spot sales only those consignments are required to be declared which are having the transit risk of the seller. Other Spot sales need not to be declared

## Survey & Claim Settlement By

In Case of IMPORTS/DOMESTICS

Survey : In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to the Policy Issuing Office or nearest Branch/Divisional Office.

Nearest New India Assurance Company's Office or The Policy Issuing Office

#### **Claims Payable By:**

Policy Issuing Office

	Rate of Tax	Amount in INR
Taxable Value		₹20001
SGST	0	0
CGST	0	0
IGST	18	3600

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 07th day of April,2022

For and on behalf of The New India Assurance Company Limited

Duly Constituted Attorney(s)

To intimate a Marine Cargo Claim, please visit the url https://newindia.co.in/portal/intimateClaim

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Tax Invoice No : 15180022P0000248

**IRDA Registration Number: 190** NIA PAN NUMBER: AAACN4165C

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