



## 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. POOJA ENTERPRISES	Office Code	: AURANGABAD DO-160400 (160400)
Customer ID	: PO95295313	Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005
Address	: JULWANIYA ROAD, KHARGAONE, MADHYA PRADESH,451001  KHARGAONE ,MADHYA PRADESH, 451001	Phone No	: 02402333572 / 02402333361
Phone No	:	E-mail/Fax	: nia.160400@newindia.co.in/024023312 26
E-mail/Fax	: pginning@ymail.com, /	S.Tax Regn. No	: AAACN4165CST178
PAN No	:	GSTIN	: 27AAACN4165C3ZP
GSTIN/UIN	: 23AANFP2575JIZX / NA	SAC	: 997135 (Marine,aviation and other transport insurance srvc)
	:		

Policy Details		Business Source Code	
Policy Number	: 16040021210200000299	Dev.Off. level/Broker/Web Aggregator	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Period of Insurance	: From: 22/02/2022 02:35:04 PM To: 21/02/2023 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 Details					
Premium	GST	Stamp Duty	Total Premium(₹)	Rupees (in words)	Receipt No and Date
10000	1800	1	11801	RUPEES ELEVEN THOUSAND EIGHT HUNDRED ONE ONLY	16040081210000013057 - 22/02/22

Journey Details		
Journey From	Journey To	Transport Mode
Anywhere in India To	Anywhere in India.	Rail/Road

Total Sum Insured (₹)	: Risk 1 :: 20000000
Basis of valuation + % Extra for Cargo Sum Insured	: Risk 1 :: CIF + 10
Commodity description	: Risk 1 :: Commodity: All types of Vegetable Oil
Packaging description	: Risk 1 :: STD
Single Carrying Limit (₹)	: Risk 1 :: 5000000
Limit per any one Vessel (₹)	: Risk 1 :: 0
Limit per any one Aircraft (₹)	: Risk 1 :: 0
Limit per Registered Post (₹)	: Risk 1 :: 0
Limit per location (₹)	: Risk 1 :: 20000000
Transit By	: Risk 1 :: Rail/Road
Place of Storage	: Risk 1 :: NA
Days of Storage	: Risk 1 :: NA

Policy No. : 16040021210200000299 Document generated by 37650 at 22/02/2022 14:44:39 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>.



**Risk Covered** : Risk 1 :: ITC-A, SRCC,

<b>Excess</b>	: Excess Applicable on - Claim Amount, Excess(%) Claim Amount - .5%
---------------	---

**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 immediately on receipt of shipping documents or before arrival of ship, whichever is earlier, and in case of exports immediately on shipment.

This insurance is to remain in force for a period of 12 months i.e. from 22/02/2022 02:35:04 PM to 21/02/2023 11:59:59 PM unless the Sum Insured is previously exhausted by declaration/certificates.

- 1) Inland Transit (Rail or Road) Clause – A (2010)
  - 2) Subject to Duty Insurance Clause
  - 3) Subject to Increase Value Clause
  - 4) Strikes Riots And Civil Commotions Clause (Inland Transit Not In Conjunction With Ocean Going Voyage)
  - 5) Machinery Subject to Clause : Institute Replacement Clause -01.01.34
  - 6) Subject To Sellers Interest Clause
  - 7) 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.
  - 8) Communicable Disease Exclusion Clause (Cargo) JC2020-011
  - 9) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
  - 10) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause 10/11/2003 CL 370
  - 11) Termination of Transit Clause JC2009/056 01/01/2009
  - 12) Subject to Important Notice Clause
  - 13) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
  - 14) Subject to Private Carriers Warranty
  - 15) Subject to closed vehicle Warranty
  - 16) Cargo Termination of Transit (Storage) Clause
  - 17) Special Condition: All risk + SRCC+ ITC A + Invoice + Frieght charges + 10 %.
- Coverage for Loading and Unloading Each and every consignment should be declared through email on a monthly basis. ON 5 TH OF EVERY MONTH ON a MONTHLY BASIS & as per proposal

**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
<b>Taxable Value</b>		₹10001
<b>SGST</b>	0	0
<b>CGST</b>	0	0
<b>IGST</b>	18	1800

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 22nd day of February, 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>

Tax Invoice No : 16040021P0019534

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