



MARINE CARGO ANNUAL TURN OVER 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	: NARMADA REFINED OIL INDUSTRIES LLP	Office Code	: AHMEDNAGAR D.O. 151800 (151800)
Customer ID	: PO92032924	Address	: ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR, 414001
Address	: SY NO 201/1, KAIJ ROAD, KILLE DHARUR, DIST:- BEED FATEHA BAD, MAHARASHTRA, 431124	Phone No	: 02412321538 / 02412329761
Phone No	:	E-mail/Fax	: nia.151800@newindia.co.in/02412341439
E-mail/Fax	: Narmadarefinedoilind555@gmail.com, /	S.Tax Regn. No	: AAACN4165CST178
PAN No	: AARFN5202E	GSTIN	: 27AAACN4165C3ZP
GSTIN/UIIN	: 27AARFN5202E1ZC / NA	SAC	: 997135 (Marine,aviation and other transport insurance srvc)
	:		

Policy Details		Business Source Code	
Policy Number	: 15180021220500000002	Dev.Off. level/Broker/Web Aggregator	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Date of Issue	: 04/05/2022 02:04:34 PM to 03/05/2023 11:59:59 PM	Agent/Bancassurance/Specified Person/CPSC User	:
Date of Proposal	: 04-May-22	Phone No	: 02402350377, 9850049400 / NA
Client Type	: Non-Corporate	E-mail/Fax	: kailash@jainuineinsurance.co.in, //

Premium Details					
Premium	GST	Stamp Duty	Total (₹)	Rupees (in words)	Receipt No. & Date
260000	46800	1	306801	RUPEES THREE LAC SIX THOUSAND EIGHT HUNDRED ONE ONLY	151800812200000 01848 - 05/05/22

Journey Details		
Journey From	Journey To	Transport Details
Anywhere in India TO	Anywhere in India	Rail/Road

Commodity Details		
Commodity Description	Packaging Description	Sum Insured
Edible and, All types of Vegetable Oil and all types of Packaging Material related to insured trade.	Standard and Customary, and various Packaging, Tanker, Tin Can & Boxes, etc	2000000000

Place of Storage	: Risk 1 :: NA
Basis of valuation + % Extra	: Risk 1 :: CIF + 10,CIF + 10
Limit per any one Aircraft (₹)	: Risk 1 :: 10000000
Limit per any one Vessel (₹)	: Risk 1 :: 0
Limit per Registered Post Parcel (₹)	: Risk 1 :: 0
Limit per Road/Vehicle/Rail (₹)	: Risk 1 :: 10000000
Limit per location (₹)	: Risk 1 :: 100000000
Risk Covered	: Risk 1 :: ITC-A & SRCC
Excess	: Risk 1 :: 2 % on claim amount

Policy No. : 15180021220500000002 Document generated by 24768 at 05/05/2022 14:11:42 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>.



Terms of Insurance

This insurance remains in force from 04/05/2022 02:04:34 PM to 03/05/2023 11:59:59 PM.

This insurance is subject to the Annual Turn Over Policy Clause and the following clauses written and attached hereunder, current on date of sailing or dispatch and/or otherwise stated. This Insurance is also subject to Important notice, conditions and warranties attached and to such regulations as in force at the time the risk of each dispatch/shipment attaches hereunder.

- 1) Subject to Additional ATO Conditions Clause
- 2) Inland Transit (Rail or Road) Clause – A (2010)
- 3) Strikes Riots And Civil Commotions Clause (Inland Transit Not In Conjunction With Ocean Going Voyage)
- 4) 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.
- 5) Communicable Disease Exclusion Clause (Cargo) JC2020-011
- 6) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
- 7) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause 10/11/2003 CL 370
- 8) Termination of Transit Clause JC2009/056 01/01/2009
- 9) Subject to Important Notice Clause
- 10) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
- 11) Subject to Private Carriers Warranty
- 12) Subject to closed vehicle Warranty
- 13) Cargo Termination of Transit (Storage) Clause
- 14) Special terms and conditions:
COVERRISK:ALLRISK,SRCC,ICCA,ITCA,WSRCCCOVERAGEFORLOADINGANDUNLOADINGToRiskcoverFromWarehousetoWarehous
e.

Survey & Claim Settlement By

In case of EXPORTS :

In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to the following without which no claim or loss will be paid.

NAME : W K Webster (Overseas) Ltd,as agents of W K Webster - New York
ADDRESS : 80 Maiden Lane,NEW YORK NY 10038,United States of America
TELEPHONE : +1 212 269 8220 , +1 917 837 2831
FAX : +1 212 363 9726
EMAIL : ny@wkwebsteroverseas.com

OR

NAME : W K Webster & Co Ltd.,as agents of W K Webster - London
ADDRESS : Webster House,207 Longlands Road,SIDCUP,Kent DA15 7JH,United Kingdom
TELEPHONE : +44 20 8300 7744 (24 hr)
FAX :+44 20 8309 1266
EMAIL : info@wkwebster.com

OR

NAME : W K Webster (International) Pte Ltd,as agents of W K Webster - Singapore
ADDRESS : 20 Cecil Street,#22-03 Equity Plaza,Singapore 049705
TELEPHONE : +65 6222 6022 , +65 9732 1958
FAX : +65 6225 0428
EMAIL : info@wkwebster.com.sg

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:



NAME : W K Webster (Overseas) Ltd,as agents of W K Webster - New York
ADDRESS : 80 Maiden Lane,NEW YORK NY 10038,United States of America
TELEPHONE : +1 212 269 8220 , +1 917 837 2831
FAX : +1 212 363 9726
EMAIL : ny@wkwebsteroverseas.com

OR

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ADDRESS : Webster House,207 Longlands Road,SIDCUP,Kent DA15 7JH,United Kingdom
TELEPHONE : +44 20 8300 7744 (24 hr)
FAX :+44 20 8309 1266
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NAME : W K Webster (International) Pte Ltd,as agents of W K Webster - Singapore
ADDRESS : 20 Cecil Street,#22-03 Equity Plaza,Singapore 049705
TELEPHONE : +65 6222 6022 , +65 9732 1958
FAX : +65 6225 0428
EMAIL : info@wkwebster.com.sg

OR

Policy Issuing Office

Premium and GST Details

	Rate of Tax	Amount in INR
Taxable Value		260001
SGST	9	23400
CGST	9	23400
IGST	0	0

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 05th day of May,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 : 15180022P0002177

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C