



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :			
Insured Name	: SANGHVI DENIM JUNCTION PVT LTD	E-mail Id/Fax	: tejas.pancholi@jainuineinsurance.co.in, /
Customer ID	: PO89429698	PAN No.	: AARCS6373E
Address	: GODOWN NO, D-14, J K ESTATE, NAROL ISANPUR HIGHWAY , NR MONY HOTEL, ISANPUR, AHMEDABAD, GUJARAT, 382 ISANPUR ,GUJARAT, 382443	GSTIN/UIN.	: 24AARCS6373E1Z1 / NA
Phone No.	: XXXXXX1098		

2. Issuing Office Details :			
Office Name	: AURANGABAD DO-160400 (160400)	E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
Office Code	: 160400	S.Tax Regn. No.	: AAACN4165CST178
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.	GSTIN	: 27AAACN4165C3ZP
Phone No.	: 02402333572 / 02402333361	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16040011224300000009
Period of Insurance	: From: 05/06/2022 10:42:43 AM To: 04/06/2023 11:59:59 PM
Date of Proposal	: 05-Jun-22
Prev. Policy no.	: 0
Client Type	: Non-Corporate
Business Source Code	:
Dev.Off level./Broker	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) 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	: 225786	Total (₹)	: 266427
GST	: 40641	Receipt No. & Date	: 16040081220000001979 - 07/06/22

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	: ₹ 120000000

Risk Serial No	IIB Risk Code
1	2053
2	2053
3	2053
4	2053
5	2053
6	2053
7	2053



Risk Serial No	IIB Risk Code
8	2053

6. Block Details :

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Plot no : 16 Hari Krupa Estate ,Nr .Moni Hotel Nr. Cargo Motor Survey no : 444,445 ,Plot No 105/115 Narol Road Isanpur Ahmedabad 380001	Pucca	Pucca	Pucca
2	Survey no.4404, Opp shakti Estate, Nr. Bhavik Washing Powder, Narol Isanpur Highway, Ahmedabad 380001 380001	Pucca	Pucca	Pucca
3	S.no 425 Paiki, Block No - 14-D , J k Estate,opp . Cadila Godown , Narol Isanpur Road ,Ahmedabad 380001 380001	Pucca	Pucca	Pucca
4	Swan Energy Limited , Plot no 558-559, Narol-Vatva Road, NARol, Ahmedabad 382405. 382405	Pucca	Pucca	Pucca
5	Hemlines Textile Exports Pvt Ltd., 239 240 ,Saijpur Gopalpur Road, Narol 382405 382405	Pucca	Pucca	Pucca
6	AARKO TRANSPORT CORPORATION ADD : GODOWN NO 3 ,SRNO 956 PAIKI ,NR ANJANI SYNTHETICS,PIRANA PIPLAJ ROAD PIPLAJ ,AHMEDABAD PINCODE : 382405 382405	Pucca	Pucca	Pucca
7	STS Translog Solution LLP ADD : 7, 8, A, A1, JAMNAGAR ESTATE, B/H ALFA HOTE, ASLALI 380001	Pucca	Pucca	Pucca
8	MAMTABEN R SANGHVI ADD : 7/A JK ESTATE,B/H MONY HOTEL,NAROL ISANPUR HIGHWAY,ISANPUR,AHMEDABAD-382443 382443	Pucca	Pucca	Pucca

7. Additional Covers:

Policy No. : 1604001122430000009 Document generated by 38661 at 07/06/2022 15:06:22 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>.



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

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

Cover Name	Opted or Not	Sum Insured
Floater Add-on	YES	120000000

(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 1 crore	Not Availed
2	HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8.Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	0
2.	Furniture & Fixtures, Fittings and other equipment	0
3.	Plant & Machinery Sum Insured	0
4.	Other Contents Sum Insured	0
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	ICICI BANK LTD

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
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1	NOT OPTED			
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12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	Risk Code: 2053 Cloth Processing Unit outside the compound of textile mills . Description Of Property: All kind of textile material processing, Finished goods for repacking and labeling also ,Including packing material, pertaining to insured godown premises Stock held in trust also covered,
Special Warranties	:	NA
Special Exclusion	:	NA
Clauses / In-built Covers	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	:	As per Risk covered attached
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. A) Compulsory Deductible:

5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.

B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
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	: 225786
GST	: 40641
Total premium including GST	: 266427
Total premium including GST(In words)	: RUPEES TWO LAC SIXTY-SIX THOUSAND FOUR HUNDRED TWENTY-SEVEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 225786.00
SGST	0	0
CGST	0	0



IGST	18	40641
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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 07th day of June,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 07/06/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040022P0002726

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
