

**Marine Specific Policy**

Agent/Broker Name - JAINUINE INSURANCE BROKERS PVT LTD  
 Agent/Broker License Code - 376  
 Agent/Broker Contact No - 0257-2225747

In consideration of the Policyholder named herein paying to the Tata-AIG General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

<b>POLICY NO :</b> 6500050737	<b>Policy Inception Date :</b> 01/06/2022
<b>RENEWAL :</b> 00	
<b>ENDORSEMENT :</b> 00	

SHIVANI COTTON PRIVATE LIMITED  
 SR NO 36, AT POST RANGPURDA, KADI,MAHESANA, GUJARAT  
 KADI - 382715  
 MAHESANA  
 GUJARAT  
 INDIA  
 Place of supply -GUJARAT  
 State code -24

To Order:		
<b>LR/RR/AWB/BL Number:</b> 410	<b>LR/RR/AWB/BL Date:</b>	<b>REF/LC Number:</b>
<b>Amount Insured In INR :</b> 5,365,284.10 <b>In Foreign currency :</b> ₹ 0	<b>Mode of Conveyance:</b> By Rail &/or By Air &/or By Registered Post Parcel &/or By Road &/or By Courier	<b>Conveyance Name:</b> G301CX7240
<b>From:</b> LUNAPUR, INDIA	<b>To :</b> KADI, INDIA	
<b>Voyage type:</b> Inland	<b>Marks &amp; Numbers:</b>	

**Interest Insured:** COTTON BALES AS PER INVOICE NO -TX/00032

**Packing Details:** Standard and Customary

**Basis of valuation:** Inland : Invoice Value + 10 %

**LC Description:**

**Insuring Clauses**

**Terms of Cover :** ITC 'B' + SRCC

**Subject to:**  
 Strikes Riots and Civil Commotion Clause - 2010  
 Limitation of Liability Clause  
 Termination of Transit Clause (Terrorism) JC 2009/056 (01.01.09)  
 Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical, Electromagnetic Weapons Exclusion Clause CL.370 (10.11.03)  
 Institute Cyber Attack Exclusion Clause CL.380 (10.11.03)  
 Institute Standard Conditions for Cargo Contracts 1/4/82  
 Important Notice Clause  
 Sanction Limitation and Exclusion Clause (JC2010/014)  
 Inland Transit Clause - B 2010  
 Institute Strikes Clause (Air Cargo) CL 389 1/1/09  
 Institute Cargo Clause (Air Cargo) (excluding sendings by Post), CL 387 1/1/09 - amended to cover loss/damage due to accident to carrying aircraft.

**Warranties & Conditions**

**Warranties & Conditions:** Warranted that goods are transported in closed wagons and /or trucks to be covered with tarpaulin or any other water proof material to avoid ingress of water  
 It is a condition of this policy that Total loss or damage during loading and unloading shall be covered. In case of loss/damage, immediate notification to be given to the insurers or approved surveyors for such incidence.  
 It is a condition of this policy that all CIF/CIP Imports, where risk attaches from any Indian Port/LCD/Airport, coverage shall be subject to Basic risks as per Inland Transit Clause 'B' + SRCC perils.  
 Warranted cargo in fully pressed bales.  
 Wet damage claims shall be admissible only if caused by perils covered under Institute Cargo Clause 'B' or Inland Transit Clause 'B'.  
 COMMUNICABLE DISEASE EXCLUSION LMA 5394 (amended) This exclusion applies to all original risks (including individual declarations made under facilities). 1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto. 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where: 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and 2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property. Notwithstanding the foregoing, losses resulting directly or indirectly from, or caused by, contributed to by, resulting from, arising out of, or in connection with any otherwise covered peril under the Policy and not otherwise excluded under this insurance agreement shall be covered.  
 JOINT EXCESS LOSS CYBER LOSSES CLAUSE (JX2020007) 1. Notwithstanding any other term of this Contract save for Clause 2 below, in no case shall this Contract cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from the use or operation of an Information Technology Device as a means for inflicting harm. 2. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1 shall not exclude losses which would otherwise be covered arising from the use of any Information Technology Device in the launch and/or guidance system and/or firing mechanism of any weapon or missile. 3. Where the use or operation of an Information Technology Device was not used as a means of inflicting harm, any ensuing loss, damage, liability or expense shall be excluded unless a physical peril named in the Information Technology Hazards Clause within JELC CL432 (16/10/2017) was also a significant cause of a loss. In such case this Contract shall cover the loss, damage, liability or expense in accordance with but only to the extent provided for in that Clause, whether that Clause forms part of this Contract or not. 4. For the purposes of this clause, an Information Technology Device shall mean any computer system, hardware, software, programme, code, data, process, virus, information repository, microchip, integrated circuit or similar device in or connected with computer equipment or noncomputer equipment, whether the property of a direct insured or not.  
 Excluding coverage in respect of Institute War Clauses (Cargo) and Institute Strikes Clauses (Cargo) where Tata AIG risk commences from Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates and/or where Tata AIG risk terminates at Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates. The Reinstatement of Institute War Clauses (Cargo) and Institute Strikes Clauses (Cargo) shall be subject to an additional premium @ 0.05% on the shipment value, to be paid/remitted to the Tata AIG prior to the commencement of the transit, failing which Tata AIG shall be absolved of all liabilities  
 Policy excludes loss or damage as per Institute War Clauses (Cargo) 2009, Institute War Clauses (Air Cargo) 2009, Institute Strike Clauses (Cargo) 2009, Institute Strike Clauses (Air Cargo) 2009 for transits to, from and within Ukraine, Ukraine territorial waters, Russian Black Sea territorial waters, Sea of Azov, Russian Black Sea ports, Sea of Azov ports and Russian territories within 200 kms of the Ukrainian border.

<b>Exclusions:</b>	
<b>Excess:</b>	
<b>Transit Excess:</b> 0.5% of consignment value or INR 5,000 whichever is higher.	
<b>Storage Excess:</b>	
<b>Franchise:</b>	
<b>This policy is valid for a period of 90 days from the policy inception date, unless extended with prior approval.</b>	
<b>Settling agent:</b> A-501, Building no-4, IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097, Maharashtra, India MUMBAI (BOMBAY) INDIA	<b>Claims Representative:</b> TATA AIG General Insurance Company Limited MUMBAI (BOMBAY) INDIA Toll-free Help Line: 1-800-266-7780
<b>Consignee Name &amp; Address:</b> SHIVANI COTTON PRIVATE LIMITED , SR NO 36, AT POST RANGPURDA, KADI, Mahesana, Gujarat, 382715	
Premium Amount: ₹ 3,219.17 <b>IGST @ 18% : ₹ 579.45</b>	
Stamp Duty :The stamp duty of Rs# 0.50 paid vide Challan No: LOA/CSD/318/2022/1601 dated 01/06/2022 Total Amount : ₹ 3,799.00	

**Yours Faithfully,  
For Tata AIG General Insurance Company Limited.**



**Authorized Signatory**

Place: NASHIK

Date Of issue: 02/06/2022

{|blEventLossDamage}

**Policy Servicing Office**  
**Tata AIG General Insurance Company Limited**  
2ND FLOOR PREMISES NO. 25 & 26, KAPADIA COMMERCIAL COMPLEX, NASHIK, MAHARASHTRA, NASHIK-422002  
Tel No:91-91-9136972226

## RECEIPT

Receipt No. : 102601031281800

Receipt Date : 01/06/2022

Policy No : 6500050737 00 00

Received with thanks from SHIVANI COTTON PRIVATE LIMITED a sum of ₹ 3,799.00 ( Rupees Three Thousand Seven Hundred Ninety Nine And Paise Zero Only) vide Card no. XXXXXXXXXXXXX

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	6500050737 00 00	3,800.00	3,799.00	0.00

**Note:**

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

**GSTIN : 27AABCT3518Q1ZW - MAHARASHTRA Service Accounting Code : 997135**