

Renewal Business-0008731000

Date: 04/04/2022

METAL ALLOYS (INDIA)
BHAGWAN COMPOUND,
PURNA VILLAGE, BHIWANDI,
DIST - THANE, -KALYAN,
BHIWANDI-421302
THANE-MAHARASHTRA
27AAAFM6190M1ZW (GSTIN Number)

Policy No : 0865091346
Renewal : 01
Endorsement : 00
Client ID : 6090182387

Dear Sir /Madam,

We thank you for choosing Tata AIG General Insurance Company Ltd. as your preferred insurer. Your Policy No. is 0865091346 .

We are glad that you have chosen our product MARINE CARGO OPEN POLICY and given us an opportunity to be your risk carrier for this Product.

Enclosed please find your policy docket based on the information furnished by you.

We look forward to a long and mutually beneficial relationship and providing you wider range of benefits in the years to come.

Incase of any queries, you are requested to use the following channels to reach us:

Call us at our
24x7 Help Line
1800 266 7780 (Toll Free)

Claims Registration
SMS 'CLAIM' to 5616181,
e-mail:
general.claims@tataaig.com

Visit us at
www.tataaig.com

Your's Sincerely,

For TATA AIG General Insurance Company Limited



Authorised Signatory

Insurance is a subject matter of solicitation. For more details on the risk factors, terms and conditions, please read our insuring terms as per quote provided carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Registered office: Peninsula Business Park, Tower A, 15 Floor, G.K Marg, Lower Parel, Mumbai-400013
24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com
IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, PAN:AABCT3518Q, UIN:IRDAN108CP0041V01201819

MARINE CARGO OPEN POLICY

Policy Schedule

Agent/Broker Name - JAINUINE INSURANCE BROKERS PVT LTD
Agent/Broker License Code - 376
Agent/Broker Contact No - 9850049400 (mobile or landline)

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.

OPEN POLICY NO	:	0865091346
RENEWAL	:	01
ENDORSEMENT	:	00
ADDITIONAL INSURED	:	
INSURED	:	METAL ALLOYS (INDIA)
ADDRESS	:	BHAGWAN COMPOUND, PURNA VILLAGE,BHIWANDI, DIST - THANE,-KALYAN, BHIWANDI-421302 THANE-MAHARASHTRA 27AAAFM6190M1ZW (GSTIN Number)
PLACE OF SUPPLY	:	MAHARASHTRA
STATE CODE	:	27
INTEREST INSURED	:	Upon consignment said to contain Calcium Alluminium Alloy (Ca 75%, Al 25%) and other metal trade related to insured trade.
PERIOD	:	From 03/04/2022 to 02/04/2023 Both days inclusive or any date prior to expiry date on which the Sum Insured / Premium is exhausted by shipments/declarations or until cancelled as provided for in terms of the Cancellation condition of this Policy.
PACKING	:	Standard & Customary
CONVEYANCE	:	By Rail &/or By Road &/or By Air &/or By Sea &/or By Courier &/or By Registered Post Parcel
VOYAGE EXCLUDING SHIPMENTS TO/FROM INDIAN GOVERNMENT PROHIBITED OR U.N SANCTIONED COUNTRIES INCLUDING IRAQ	:	
COVERAGE TYPE	:	All Risk
ANNUAL ESTIMATED TURNOVER	:	EXPORT :INR 300,000,000.00 IMPORT :INR 300,000,000.00 DOMESTIC :INR 400,000,000.00
INITIAL SUM INSURED	:	EXPORT : INR 180,878,500.00 IMPORT : INR 250,000,000.00 DOMESTIC : INR 250,000,000.00
SENDING LIMITS	:	EXPORT :INR 50,000,000.00 IMPORT :INR 50,000,000.00 DOMESTIC :INR 50,000,000.00
LOCATION LIMITS	:	EXPORT :INR 50,000,000.00 IMPORT :INR 50,000,000.00 DOMESTIC :INR 50,000,000.00
BASIS OF VALUATION	:	EXPORT : Export : Invoice + 10% IMPORT : Import : Invoice + 10%, Duty at actuals DOMESTIC : Invoice + 10%, used Item : depreciated market value

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Tata AIG General Insurance Company Limited.

VOYAGE

EXPORT : EXPORT: MERCHANT EXPORT: From anywhere in the World to anywhere in the World EXCLUDING shipments from/to/through Afghanistan, Cuba, Iraq, Somalia, Syria, Iran, Sudan, North Korea, Yemen and Indian Government prohibited countries & U.N. Sanctioned Countries, unless agreed by underwriters prior to shipment. For shipments to Nepal and Bangladesh the cover would terminate upon the insured cargo reaching the transshipment point at Indian border. For shipments to countries in the African Continent, unless it is specifically agreed to by the Company, the cover granted by this policy would terminate at the destination Port/Airport of discharge. This policy shall run concurrent to Sales Contract/Incoterms. CIF/DDP EXPORT: From anywhere in India to anywhere in the World EXCLUDING shipments to/through Afghanistan, Cuba, Iraq, Somalia, Syria, Iran, Sudan, North Korea, Yemen and Indian Government prohibited countries &/or Sanctioned Countries, unless agreed by underwriters prior to shipment. For shipments to Nepal and Bangladesh the cover would terminate upon the insured cargo reaching the transshipment point at Indian border. For shipments to countries in the African Continent, unless it is specifically agreed to by the Company, the cover granted by this policy would terminate at the destination Port/Airport of discharge. This policy shall run concurrent to Sales Contract/Incoterms. FOB/CFR EXPORT: From anywhere in India to any Indian port/airport until placed on board the overseas vessel/aircraft as per FOB Clause and thence extended to cover Seller's Interest during the overseas voyage. The cover for Sellers' Interest would terminate upon the discharge of the subject matter insured at the destination port/airport. EXCLUDING shipments to to/through Afghanistan, Cuba, Iraq, Somalia, Syria, Iran, Sudan, North Korea, Yemen and Indian Government prohibited countries &/or Sanctioned Countries. This policy shall run concurrent to Sales Contract/Incoterms.

IMPORT : IMPORT: EXW/FOB/CFR IMPORT: From anywhere in the World to anywhere in India EXCLUDING shipments from/through Afghanistan, Cuba, Iraq, Somalia, Syria, Iran, Sudan, North Korea, Yemen and Indian Government prohibited countries &/or Sanctioned Countries, unless agreed by underwriters prior to shipment. This policy shall run concurrent to Sales Contract/Incoterms. CIF IMPORT: From any Indian Port/ICD/CFSS/ or any bonded warehouse in India and/or from any Airport in India to anywhere in India. This policy shall run concurrent to Sales Contract/Incoterms.

DOMESTIC : DOMESTIC: DOMESTIC SALES: From anywhere in India to anywhere in India. DOMESTIC PURCHASE: From anywhere in India to anywhere in India.

TERMS OF COVER

DOMESTIC: ALL RISK: All Risk as per ITC 'A' + SRCC; EXPORT: ALL RISK: All Risk as per ICC 'A' + War & Strikes; IMPORT: ALL RISK: All Risk as per ICC 'A' + War & Strikes; Subject to Insuring Clauses, Warranties and Conditions mentioned hereunder.

Subject To

- * Institute Cargo Clauses (A) CL.382 (1.1.2009)
- * Institute Cargo Clauses (B) CL.383 (1.1.2009)
- * Institute War Clauses (Cargo) CL.385 (1.1.2009)
- * Institute Strikes Clauses (Cargo) CL.386 (1.1.2009)
- * Institute Classification Clause CL.354 (1.1.2001)
- * Cargo ISM Endorsement JC 98/019 (1.5.1998)
- * Institute Cargo Clauses (Air) (excluding sendings by Post) CL.387 (1.1.09)
- * Institute War Clauses (Air Cargo) (excluding sendings by Post) CL.388 (1.1.09)
- * Institute Strike Clause (Air Cargo) CL.389 (1.1.2009)
- * Inland Transit (Rail/Road/Air) Clause 'A' - (All Risks) 2010
- * Inland Transit (Rail/Road) Clause 'B' - (Named Perils) 2010
- * Strikes Riots and Civil Commotion Clause (Inland transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010
- * Limitation of Liability (Inland Transit)
- * Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09)
- * Cargo Termination of Storage in Transit Clause (2004)
- * Registered post parcel clause
- * Registered post parcel clause 1/4/82 (duly amended for courier)
- * 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
- * Bound to Declare condition

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Tata AIG General Insurance Company Limited.

Subject To

- * Important Notice condition
- * Sanction Limitation and Exclusion Clause (JC2010/014): No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Warranties, Conditions & Exclusions

Policy excludes loss or damage as per Institute War Clauses (Cargo) 2009, Institute War Clauses (Air Cargo) 2009, Institute Strikes 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."

* Excluding Over Dimensional Cargo/Over Weight Cargo ,dimensions as mentioned below:- ODC: Over Dimensional Cargo: Any items (including its packaging) with dimensions in excess of 12 m length and/or 2.5 m wide and/or 2.5 m high OR any cargo that including its packaging, will not fit inside a 40 feet closed body container, including high-cube(9'-6") closed body container.

OWC: Over Weight Cargo (Heavy Lift): Any item including packing with a weight greater than 55 MT. OOG: Out Of Gauge: Any items with irregular footprint AND/OR with off-centred gravity AND/OR requiring special conveyance / handling / lashing / securing constraint, due to its characteristics. CRITICAL: Any item that require replacement time (manufacturing and transportation) in excess of 03 months AND/OR any item for which acceptable repairs cannot be done at destination/location.

* Excluding losses due to rusting, oxidation and discoloration unless the loss or damage is caused due to Institute Cargo Clauses (B)/ INLAND TRANSIT (RAIL OR ROAD) CLAUSE B (Basic Cover), as applicable. In case mode of conveyance under the policy also cover transits through air then,

loss or damage during air transit is excluded from scope of policy, however, incidental inland transit will be covered as per Institute Cargo Clauses (B)/ INLAND TRANSIT (RAIL OR ROAD) CLAUSE B (Basic Cover), as applicable under the policy.

* Excluding hot rolled coils and scrap of any kind from scope of cover of policy.

* For Mercantile Trading

* Warranted that sales proceeds to come into India as per relevant RBI guidelines and other statutory regulations.

* Warranted that coverage to be in concurrence with the incoterms mentioned in both purchase and sales invoices.

* FOB Condition : This insurance is extended to cover the interest insured until the goods are placed on board the oceangoing vessel (including sling loss) or until expiry of two weeks (14 days) after arrival of goods at the place of storage at the port and / or docks awaiting shipment, whichever shall first occur.

* "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".

* REPLACEMENT (SECOND-HAND MACHINERY) CLAUSE: In the event of claim for loss or damage to any part or parts of the Insured Interest in consequence of a peril covered by this insurance, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value bears to the value of new machinery, plus additional charges for forwarding and refitting the new parts if incurred.

Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

* PAIR & SETS CLAUSE: Where any insured item consists of articles in a pair or set, this Policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such article(s) may have as part of such pair or set nor more than a proportionate part of such pair or set.

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Tata AIG General Insurance Company Limited.

Warranties, Conditions & Exclusions For fragile cargo, breakage will be covered if caused by a peril insured under Institute Cargo Clauses (B) 2009 perils/ INLAND TRANSIT – CLAUSE B 2010 perils.

In case mode of conveyance under the policy also cover transits through air then, breakages will be covered where proximate cause of loss is due to : Fire, Lightning, Collision with or by the carrying vehicle/aircraft, Overturning of the carrying vehicle/aircraft, Derailment or accidents of like nature to the carrying railway wagon/ vehicle/aircraft.

* ADDITIONAL CONDITIONS APPLICABLE FOR TAIL-END RISKS OF CIF/CIP IMPORTS or where the overseas leg is not required to be insured by the Importer: Notwithstanding anything to the contrary stated in this policy below conditions shall be applicable:

(a) All pre-existing damages prior to commencement of the transit under the policy are specifically excluded.

(b) Coverage shall be subject to Inland Transit Clause 'B' + SRCC + Non-delivery of conveyance.

* ADDITIONAL CONDITIONS FOR USED/OLD SECOND HAND ITEMS: Notwithstanding anything to the contrary stated in this policy below conditions shall be applicable for Used/ Secondhand items:

(a) All preexisting losses or damages prior to commencement of transit under the policy are specifically excluded from the scope of cover.

(b) Replacement (secondhand) Machinery Clause: In the event of claim for loss or damage to any part or parts of the Insured Interest in consequence of a peril covered by this insurance, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value bears to the value of new machinery, plus additional charges for forwarding and refitting the new parts if incurred.

Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

(c) Coverage shall be subject to Institute Cargo Clause B + War & Strikes / Inland Transit Clause B + SRCC + Nondelivery of conveyance.

(d) Basis of Valuation applicable shall be: Depreciated Market Value.

* Any assignment of this Policy or of any interest or claims hereunder shall discharge Underwriters from all liability whatsoever.

* When any claim is payable under this Policy Underwriters shall be subrogated to all rights of recovery hereunder including the right of recovery against the seller as well as against any other party

* Warranted by the Assured that the existence of this Contingent Insurance will not be revealed to the seller or to any other party interested in this consignment.

* Institute Replacement Clause 011208 CL 372: In the event of loss of or damage to any part(s) of an insured machine or other manufactured item consisting of more than one part caused by a peril covered by this insurance, the sum recoverable shall not exceed the cost of replacement or repair of such part(s) plus labour for (re)fitting and carriage costs.

Duty incurred in the provision of replacement or repaired part(s) shall also be recoverable provided that the full duty payable on the insured machine or manufactured item is included in the insured amount. The total liability of Insurers shall in no event exceed the amount insured of the machine or manufactured item.

* BUYER'S INTEREST CONTINGENCY RISKS CLAUSE (IND/NIC/2020/08): This Policy extends to cover the goods described therein subject to cover conditions and against the risk specified, but this extension covers buyer's interest only in respect of any shipment of goods and merchandise purchased on a CIF (or similar) basis where the seller has undertaken to effect or who is responsible for effecting Marine and/or War Risks cover on the said shipment,

and claims in respect of loss of or damage to the goods and/or merchandise shall be payable hereunder only if and to the extent that the seller fails to fulfil his obligations to provide insurance or if the insurance provided fails to pay a claim recoverable under the terms of the Policy.

Any assignment of this Policy or of any interest or claims hereunder shall discharge Underwriters from all liability whatsoever.

When any claim is payable under this Policy Underwriters shall be subrogated to all rights of recovery hereunder including the right of recovery against the seller as well as against any other party.

Warranted by the Assured that the existence of this Contingent Insurance will not be revealed to the seller or to any other party interested in this consignment.

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Tata AIG General Insurance Company Limited.

Warranties, Conditions & Exclusions JOINT EXCESS LOSS CYBER LOSSES CLAUSE (JX2020-007)

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 non-computer equipment, whether the property of a direct insured or not.

* 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.

- * Warranted carrying vehicle is closed or adequately covered with weather proof material to protect the cargo from rainwater ingress.
- * Warranted signature on postal receipt and delivery with seals intact shall be Deemed proof of safe delivery. * Warranted adequate packing to withstand the intended journey.
- * Warranted that if the weight of the cargo exceeds the Registration Laden Weight/Licensed Carrying Capacity of the vehicle, as mentioned in the Registration Certificate of the vehicle, then any loss or damage arising out of such transit is not covered under the policy.
- * DUTY CLAUSE: Increase Value by reason of payment of Duty and/or Levy is covered subject to the same conditions as are, or would be, applicable to the insurance on cargo hereunder and to pay on the same basis as such insurance cover but excluding: -

- (1) Total Loss, or Total Loss of part arising prior to Duty and/or Levy becoming payable and resulting in non payment of Duty and/or Levy.
- (2) Liability for General Average Contributions and Salvage Charges unless the occurrence giving rise to the General Average occurs after Duty and/or Levy becomes payable.

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Tata AIG General Insurance Company Limited.

Warranties, Conditions & Exclusions

Also including the Assured's liability for the payment of duty, following loss of or damage to the Insured Interest recoverable hereunder, to the Authority of any country through which the interest may pass prior to coming within the jurisdiction of the country of destination.

* SELLER'S INTEREST INSURANCE CLAUSE In respect of those exports sold on F.O.B., C&F. or similar terms and where the Assured are not obliged or instructed to arrange insurance hereunder, the following shall apply:

1. This insurance is to cover the interest of the Assured as seller of goods in respect of those consignments sold on "free on board" and "cost and freight" terms despatched on or after the commencement date appearing in the Policy.
2. This Policy covers physical loss or damage to the cargo insured, subject to the terms and conditions of the policy, to protect only the interest of the Insured mentioned therein. This insurance is not assignable to any other person who may acquire insurable interest in respect of property insured excepting a banker operating in India; any assignment other than as stated shall render the policy void.
3. Warranted that the Insured shall not change the terms of the contract of sale relating to goods insured hereunder subsequent to the operation of a peril insured against for the purpose of securing indemnity under this policy.
4. Warranted that the insured shall safeguard all contractual and other right against the buyers, carriers and other parties concerned with the transactions and transport of the goods covered herein.
5. Warranted that the Assured must use all reasonable and usual care, skill and aforethought and take all practical measures, including measures which may be required by the Insurers to prevent or minimize loss.
6. Warranted that the existence of this insurance is not to be disclosed to the buyer.
7. No claim shall be payable hereunder if either the named insured or the buyer of the insured goods is entitled to indemnification under any other policy covering the same goods, which may be in existence. Claims, if any, is payable in Indian currency only.
8. Underwriters shall be subrogated to the Assureds' rights and benefits against the buyer and/or buyer's insurers, and/or carrier(s) and/or other third parties.
9. This policy does not cover the risks which could be covered or which are insurable by the Export Credit Guarantee Corporation.

* Excluding shortages from sound bags, cartons, boxes.

* Excluding losses due to deterioration in quality.

* Excluding unexplained rejections and quality losses.

* Excluding movement by open trailers, cargo carried in bulk or loose or break bulk.

* Excluding Electrical, Electronic and Mechanical derangement unless caused by Inland transit clauses/Institute cargo clauses(B) perils.

* Excluding rust, oxidation, discoloration and corrosion unless caused by Inland transit clauses/Institute cargo clauses(B) perils.

* Excluding denting, bending, brusing, chipping, scratching, damage to paint and polish work unless caused by Inland transit clauses/Institute cargo clauses(B) perils.

* OPEN POLICY CONDITION: The Policy issued herein is on declaration basis whereby the premium has been collected/is collectable upon the Estimated Shipment value for each voyages covered under this policy. Declaration for each shipment to be provided within agreed timeline. It is hereby agreed that claims, if any, under the Policy which being otherwise, admissible, would be processed and adjusted as per the Basis of Valuation stated in the Policy.

* PREMIUM ADJUSTMENT CONDITION:

It is hereby agreed that the Policy would be adjusted (downwards only in view of Premium payment regulations) on the basis of the final declaration provided by the Assured including adjustment as per Policy Terms.

In case of non-submission of timely declaration as per policy condition, Certificate issued by the Insureds' Auditors confirming the value of declarations utilised by the Insured during the Policy Period needs to be submitted to the Insurers within 30 days from expiry of policy.

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Tata AIG General Insurance Company Limited.

Warranties, Conditions & Exclusions: It is agreed that should the utilised premiums under the Policy be less than 75% of the premiums paid, Policy shall subject to a minimum retention of 75% and the Insured shall have the option to get a refund of the balance 25% or get this 25% rolled over to the renewal policy.

Refund/request for transfer of balance, if any, under the policy will be allowed only if the request along with declaration of last month/quarter is received within one month from the expiry of the policy.

* ISSUING OF CERTIFICATES CONDITION: The Assured will be authorized to issue Certificate of Insurance through e-marine which is Web based tool. As per Statutory Provision, premium adequacy of sum insured has to be ensured at any point of time.

* CANCELLATION CLAUSE CONDITION: This contract may be cancelled by either the Company or the Assured giving 30 days notice in writing to take effect from the midnight of date of notice but risks covered by Institute War Clauses may be cancelled at seven days notice and risks covered by the Institute Strikes Clauses may be cancelled at seven days notice, or at forty-eight hours notice in respect of shipments to or from the United States of America.

Notice shall commence from midnight of the day when it is issued but cancellation shall not apply to any risks which have attached in accordance with the cover granted hereunder before the cancellation becomes effective.

EXCESS

Transit Excess

EXPORT : 0.5% of the consignment value subject to a minimum of 10,000/foreach & Every claim.
 IMPORT : 0.5% of the consignment value subject to a minimum of 10,000/foreach & Every claim.
 DOMESTIC : 0.5% of the consignment value subject to a minimum of 10,000/foreach & Every claim.

Storage Premium

: INR 0.00

PREMIUM DETAILS

PREMIUM

: EXPORT : INR 54,263.55
 IMPORT : INR 75,000.00
 DOMESTIC : INR 75,000.00

SGST @9%

: INR 18,383.72

CGST @9%

: INR 18,383.72

STAMP DUTY

: The stamp duty of INR 1.00 paid vide Challan No: LOA_NO.CSD/270/2022/727 dated 03/04/2022

Total Amount

: INR 2,41,032.00

DECLARATION

: EXPORT : EXPORT: Certificate: MERCHANT EXPORT: Each shipment to be declared in eMarine. CIF/DDP EXPORT: Each shipment to be declared in eMarine. FOB/CFR EXPORT: Each shipment to be declared in eMarine. In view of statutory provisions for premium payment, adequacy of premium at all times will have to be ensured by the assured. In absence of timely declarations, claims under the policy may be prejudiced
 IMPORT : IMPORT: Certificate: EXW/FOB/CFR IMPORT: Each shipment to be declared in eMarine. CIF IMPORT: Each shipment to be declared in eMarine. In view of statutory provisions for premium payment, adequacy of premium at all times will have to be ensured by the assured. In absence of timely declarations, claims under the policy may be prejudiced.
 DOMESTIC : DOMESTIC: Certificate: DOMESTIC SALES: Each shipment to be declared in eMarine. DOMESTIC PURCHASE: Each shipment to be declared in eMarine. In view of statutory provisions for premium payment, adequacy of premium at all times will have to be ensured by the assured. In absence of timely declarations, claims under the policy may be prejudiced.

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Tata AIG General Insurance Company Limited.

BOUND TO DECLARE

It is a condition of this contract that the Assured is bound to declare hereunder each and every shipment or sending or risk without exceptions falling within the terms and conditions of this contract whether arrived or not the Company being bound to accept the same up to but not exceeding the limits specified herein. Any declaration made to the company which does not fall within the terms and conditions of the policy would be considered to be null and void ab initio and the Company would in no way be held liable for any consequence arising out of the declaration.

CANCELLATION : 30 days notice by either parties or as per War &/Strikes Clause attached
DATE OF ISSUE : 04/04/2022
PLACE OF ISSUE : MUMBAI

IMPORTANT NOTE:

The policy and its conditions should be examined and if incorrect returned at once for alteration. Every change affecting the risks insured by this Policy must be immediately advised to the Company. Failure to do this might result in the insurance ceasing to be in effect

GSTIN No : 27AABCT3518Q1ZW - MAHARASHTRA Service Accounting Code : 9971

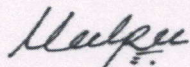
AIG WORLDWIDE MARINE CLAIMS OFFICES: <http://www.aig.com/marinedirectory/>

24 X 7 CALL CENTRE : 18002667780

E-Claim reporting: general.claims@tataaig.com

Your's Sincerely,

For TATA AIG General Insurance Company Limited



Authorised Signatory

Attached to and forming part of Policy No. 0865091346 01 00

10/11/03.

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

- 1.1. Subject only to Clause 1.2. below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 1.2. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1. shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system an/or firing mechanism of any weapon or missile.

CL.380

Insurance is a subject matter of solicitation. For more details on the risk factors, terms and conditions, please read our terms as per quote provided carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Registered office: Peninsla Business Park, Tower A, 15 Floor, G.K Marg, Lower Parel, Mumbai-400013
24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com
IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, PAN:AABCT3518Q, UIN:IRDAN108CP0041V01201819

Attached to and forming part of Policy No. 0865091346 01 00

IMPORTANT

PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE

LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:-

1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
4. To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.
6. To take examined delivery from the Carriers of packages which are outwardly damaged or appear to have been tampered with and obtain a Damage and/or Shortage Certificate from them. If any package appears to be deficient in weight, to take weightment/examined delivery from Carriers and an appropriate Certificates.
7. To issue Notices of claim against Carriers, Bailees or Third Parties by Registered Post with Acknowledgement Due Card.

Note -To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.

INSTRUCTIONS FOR SURVEY

In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to and a Survey Report obtained from the Company's representative at port of discharge or destination or if there be no representative of the Company, the nearest Lloyd's Agent.

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable:-

1. Original policy or certificate of insurance.
2. Original or copy of shipping invoices and Packing List and/or Weightment Notes.
3. Original Bill of Lading and/or other contract of carriage.
4. Survey report and other documentary evidence (Damage/NonDelivery Certificate) to show the extent of the loss or damage.
5. Landing Remarks and Weightment Notes at final destination.
6. Correspondence exchanged with the Carriers and other Third Parties regarding their liability for the loss or damage along with copies of Notice of Claim on the Carriers/Third Parties and Receipted A/D Card/Postal Registration Receipt.

Your's Sincerely,

For TATA AIG General Insurance Company Limited



Authorised Signatory

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Tata AIG General Insurance Company Limited.

INSTITUTE STANDARD CONDITIONS FOR CARGO CONTRACTS 1/4/82

Attaching to and forming part of Marine Open Policy No. 0865091346 01 00

1. This contract is to insure the subject-matter specified for the transits and on the conditions named shipped by or for account of METAL ALLOYS (INDIA) or the insurance of which is under their control as selling or purchasing agent unless insured elsewhere prior to inception of this contract or to insurable interest being acquired.
This contract does not cover the interest of any other person, but this shall not prevent a transfer of the insurance by the Assured or Assignee.
2. It is a condition of this contract that the Assured are bound to declare hereunder every consignment without exception, the Company being bound to accept up to but not exceeding the amount specified in clause 3 below.
3. This contract is for an open amount but the amount declarable shall not exceed the following:
EXPORT :INR 50,000,000.00
IMPORT :INR 50,000,000.00
DOMESTIC :INR 50,000,000.00
4. Notwithstanding anything to the contrary contained in this contract the Company's liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the sum of
EXPORT :INR 50,000,000.00
IMPORT :INR 50,000,000.00
DOMESTIC :INR 50,000,000.00
5. In the event of loss accident or arrival before declaration of value it is agreed that the basis of valuation shall be
EXPORT : Export : Invoice + 10%
IMPORT : Import : Invoice + 10%, Duty at actuals
DOMESTIC : Invoice + 10%, used Item : depreciated market value
6. This contract is subject to the Institute Classification Clause.
7. Should the risks of war, strikes, riots and civil commotions be included in the cover granted by this contract, the relevant Institute War Clauses and Institute Strikes Clauses shall apply.
8. This Institute Clauses referred to herein are those current at the inception of this contract but should such clauses be revised during the period of this contract, and provided that the Company Shall have given at least 30 days notice thereof, then the revised Institute Clauses shall apply to risks attaching subsequent to the date of expiry of the said notice.
9. This contract may be cancelled by either the Company or the Assured giving 30 days notice in writing to take effect from the midnight of date of notice but risks covered by Institute War Clauses may be cancelled at seven days notice and risks covered by the Institute Strikes Clauses may be cancelled at seven days notice, or at fortyeight hours notice in respect of shipments to or from the United States of America. Notice shall commence from midnight of the day when it is issued but cancellation shall not apply to any risks which have attached in accordance with the cover granted hereunder before the cancellation becomes effective.

Policy Servicing Office
Tata AIG General Insurance Company Limited
2ND FLOOR, C WING,, KANDI TOWER, JALNA ROAD,, AURANGABAD, MAHARASHTRA, AURANGABAD-431001,
Tel No: 91-91-2406623750

Insurance is a subject matter of solicitation. For more details on the risk factors, terms and conditions, please read our S terms as per quote provided carefully before concluding a sale.

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RECEIPT

Receipt No 102131029090758

Receipt Date : 23/03/2022

Policy No : 0865091346

Received with thanks from METAL ALLOYS (INDIA) a sum of INR 241032 (Rupees Two Lakhs Forty-One Thousand Thirty-Two And Paise Zero Only) Direct Debit, Branch Bank Branch Name - Deutsche Bank , MUMBAI towards

Sr. No	Policy Number	Total Premium (INR) Utilized from the receipt for policy (INR)	Balance (INR)
1	0865091346 01	241,032.00	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.

Service Tax Registration No : AABCT3518QST004

Revenue (Consolidated) Stamp Duty paid vide challan No. LOA_NO.CSD/270/2022/727 date 10/02/2022 for applicable cases.

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GRIEVANCE REDRESSAL POLICY



WITH YOU ALWAYS

Grievance Lodgment Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels :

Call us 24x7 toll free helpline 1800 266 7780

Email us at customersupport@tataaig.com

Write to us at: Customer Support, Tata AIG General Insurance Company Limited

A-501 Building No.4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097

Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, the company will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, the company will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, the company will send our response within a period of 8 days from the date of receipt of your complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, the company will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

List of Insurance Ombudsman Offices

Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24333284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernaklam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai 400013

IRDA of India Registration Number: 108 CIN:U85110MH2000PLC128425 Toll Free Helpline No. 1800 266 7780 Website: www.tataaig.com