

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.

POLICY NO : 6500052673	Policy Inception Date : 11/06/2022
RENEWAL : 00	
ENDORSEMENT : 00	

ALKA YARN AGENCY
 KRISHNA KNUJ, ROOM NO.43, 1ST FLOOR, S.V ROAD MALAD
 MALAD WEST - 400064
 MUMBAI
 MAHARASHTRA
 INDIA
 Place of supply -MAHARASHTRA
 State code -27

To Order:		
LR/RR/AWB/BL Number:	LR/RR/AWB/BL Date:	REF/LC Number:
Amount Insured In INR : 1,430,268.40 In Foreign currency : ₹ 0	Mode of Conveyance: By Rail &/or By Air &/or By Registered Post Parcel &/or By Road &/or By Courier	Conveyance Name: GJ038V7622
From: Dudapur GUJARAT, INDIA	To : SURAT GUJARAT, INDIA	
Voyage type: Inland	Marks & Numbers:	

Interest Insured: 32 CH Cotton Yarn as per invoice no - CY-029

Packing Details: Standard and Customary

Basis of valuation: Inland : Invoice Value + 10 %

LC Description:

Insuring Clauses

Terms of Cover : ITC 'A' + SRCC

Subject to:
 Inland Transit (Rail/Road/Air) Clause - A 2010
 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)

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 all CIF/CIP Imports, where risk attaches from any Indian Port/ICD/Airport, coverage shall be subject to Basic risks as per Inland Transit Clause 'B' + SRCC perils. 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, 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 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.

Exclusions:

Excess:

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
 TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parcel, Mumbai- 400 013.
 IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108CP0041V01201819
 Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

Transit Excess: 0.5% of consignment value or INR 5,000 whichever is higher.

Storage Excess:

Franchise:

This policy is valid for a period of 90 days from the policy inception date, unless extended with prior approval.

Settling agent: Rua Gomes de Carvalho, 1.306 - 14 Andar, Sao Paulo, SP - CEP 04547-005, Brazil
SAO PAULO
BRAZIL

Claims Representative: AIG Seguros Brasil S.A.
SAO PAULO
BRAZIL
Toll-free Help Line: 1-800-266-7780

Consignee Name & Address: ALKA YARN AGENCY , Krishna Knuj, Room No.43, 1st Floor, S.V Road Malad

Premium Amount: ₹ 1,001.19
UGST/SGST @ 9% : ₹ 90.11
CGST @ 9% : ₹ 90.11

Stamp Duty :The stamp duty of Rs# 0.50 paid vide Challan No: LOA/CSD/318/2022/1601 dated 11/06/2022
Total Amount : ₹ 1,182.00

Yours Faithfully,
For Tata AIG General Insurance Company Limited.



Authorized Signatory

Place: NASHIK

Date Of issue: 13/06/2022

{|b|EventLossDamage}

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. : 102601031570955

Receipt Date : 11/06/2022

Policy No : 6500052673 00 00

Received with thanks from ALKA YARN AGENCY a sum of ₹ **1,182.00** (Rupees One Thousand One Hundred Eighty Two And Paise Zero Only) vide Card no. XXXXXXXXXXXX

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	6500052673 00 00	1,182.00	1,182.00	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