

Renewal Business-0008731000

**Date:** 17/06/2022

**BRILTEX INDUSTRIES LLP**

PLOT NO-AA/16C, GATE NO-2, ROAD NO-10,  
HOJIWALA INDUSTRIAL ESTATE, PALSANA  
PALSANA-394315  
SURAT-GUJARAT  
24AARFB2501L1ZJ (GSTIN Number)

**Policy No : 0891064974**

**Renewal : 01**

**Endorsement : 00**

**Client ID : 6087380532**

Dear Sir /Madam,

We thank you for choosing **Tata AIG General Insurance Company Ltd.** as your preferred insurer. Your Policy No. is **0891064974** .

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](http://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 Sales brochure or 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.

<b>OPEN POLICY NO</b>	: 0891064974
<b>RENEWAL</b>	: 01
<b>ENDORSEMENT</b>	: 00
<b>ADDITIONAL INSURED</b>	:
<b>INSURED</b>	: BRILTEX INDUSTRIES LLP
<b>ADDRESS</b>	: PLOT NO-AA/16C, GATE NO-2, ROAD NO-10, HOJIWALA INDUSTRIAL ESTATE, PALSANA PALSANA-394315 SURAT-GUJARAT 24AARFB2501L1ZJ (GSTIN Number)
<b>PLACE OF SUPPLY</b>	: GUJARAT
<b>STATE CODE</b>	: 24
<b>INTEREST INSURED</b>	: PU BELT 1 PLY PU MATT TOP PRINTING BLANKET 2.4MM
<b>PERIOD</b>	: From 16/06/2022 to 15/06/2023 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.
<b>PACKING</b>	: WOODEN CASES & FURTHER CONTAINERIZED
<b>CONVEYANCE</b>	: By Rail &/or By Road &/or By Air &/or By Sea &/or By Courier &/or By Registered Post Parcel
<b>VOYAGE</b>	: <b>IMPORT : EXW/FOB/CFR IMPORT:</b> 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. <b>CIF IMPORT:</b> From any Indian Port/ICD/CFS/ 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.
<b>EXCLUDING SHIPMENTS TO/FROM INDIAN GOVERNMENT PROHIBITED OR U.N SANCTIONED COUNTRIES INCLUDING IRAQ</b>	
<b>COVERAGE TYPE</b>	: All Risk
<b>ANNUAL ESTIMATED TURNOVER</b>	: IMPORT :INR 100,000,000.00
<b>INITIAL SUM INSURED</b>	: IMPORT : INR 15,000,000.00
<b>SENDING LIMITS</b>	: IMPORT :INR 6,000,000.00
<b>LOCATION LIMITS</b>	: IMPORT :INR 6,000,000.00
<b>BASIS OF VALUATION</b>	: NA
<b>TERMS OF COVER</b>	: IMPORT All Risk as per ICC 'A' + War & Strikes
<b>Subject To</b>	: * Institute Cargo Clauses (A) CL.382 (1.1.2009) * Institute Cargo Clauses (B) CL.383 (1.1.2009)

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**Tata AIG General Insurance Company Limited.**

**Subject To**

- \* 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)
- \* Registered Post Parcel Clause
- \* Registered Post Parcel Clause amended for courier
- \* Cargo Termination of Storage in Transit Clause (2004)
- \* 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
- \* 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**

- \* 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.
- \* Excluding OVER-DIMENSIONAL CARGO/OVER-WEIGHT CARGO from scope of coverage under the policy. OVER-DIMENSIONAL CARGO/OVER-WEIGHT CARGO/CRITICAL CARGO defined as under: Any item requiring Barge Shipments. Any item requiring On-Deck Shipments.
- 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.
- \* 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.
- 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.
- \* 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. 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.

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**Tata AIG General Insurance Company Limited.**

**Warranties, Conditions & Exclusions** : \* REPLACEMENT (NEW MACHINERY) CLAUSE: In case of loss or damage to any part of a machine or other article, consisting when complete for sale or use of several parts, the Underwriter(s) (if liable therefore under terms of this Insurance) shall only be liable for the proportion of the insured value applicable to the part or parts, lost or damaged or,

at the Assured's option, for the cost and expense of replacing, duplicating, assembling and repairing the part or parts lost or damaged (including forwarding charges via vessel, or with approval of the Underwriter(s) via air) and labour and installation charges necessary to restore the damaged machine or article to its condition at time of shipment.

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

\* SHUT OUT CARGO CONDITION-14 DAYS: In the event of the Interest Insured being "shut-out" from the vessel declared or intended, this cover extends to cover the interest insured (automatically for a maximum period of 14 days from the date of arrival of the insured cargo to the port/terminal of loading) whilst waiting on the wharf, quay,

or pier or transfer to and whilst at another wharf, quay or pier (including transit to any other alternative port) and by such forwarding vessel subject to the Insured notifying the Insurer as soon as the Insured becomes aware of such an event. Extension beyond the aforementioned 14 days held covered at additional premium and terms to be agreed in advance.

\* MULTI TRANSIT COVER CONDITION: Coverage includes transit by various mode of conveyance including transshipment during the ordinary course of transit. Where the goods are put in storage other than in ordinary course of transit and/or for allocation and distribution, the transit cover shall cease. For further transits from such storage location, transit cover shall reattach as per terms of this insurance.

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, a rising 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

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.

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 (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.

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### Tata AIG General Insurance Company Limited.

**Warranties, Conditions & Exclusions** : 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.

Warranted that all Insured goods/items are brand new in nature

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

For transits by courier/Post Parcel, Warranted that no claim will be admitted for loss of contents from packages delivered with seals intact. No claim for loss /damage will be admitted if proved to be due to incorrect/ambiguous insufficient address on the package or having been unaccepted by the addressee

Warranted adequate packing to withstand the intended journey.

Notwithstanding anything mentioned to the contrary elsewhere, Warranted that losses of Staining, discoloration, marks, Infestation, Vermin or pest attacks, fungus, mildew, spore sand mould damage, adulteration, contamination and deterioration of quality, change in moisture content/ ingress of moisture are covered when proximate caused due to Inland Transit Clause B(2010) perils/Institute Cargo Clause B(2009) perils,

In case mode of conveyance under the policy also cover transits through air then, such losses will be covered where proximate cause of loss is due to : Fire, Explosion, 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 perils.

Notwithstanding anything mentioned to the contrary elsewhere, Warranted that denting, chipping, scratching, bending, twisting, rusting, oxidation, discoloration, dislocation, paint and/or polish damages is covered only if caused due to Inland Transit Clause B(2010)/Institute Cargo Clause B(2009) perils. In case mode of conveyance under the policy also cover transits through air then,

such losses will be covered where proximate cause of loss is due to : Fire, Explosion, 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

Warranted that all electrical, mechanical, electronic, electrical, electro-mechanical and internal derangement losses will be excluded unless caused by Inland Transit Clause B(2010) perils /Institute Cargo Clause B(2009) perils, In case mode of conveyance under the policy also cover transits through air then, such losses will be covered where proximate cause of loss is due to :

Fire, Explosion, 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

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

Warranted that shortage from seal intact containers/sound packaging/ Natural loss in weight/ Trade shortages/ Un Explained Shortages not covered.

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.

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.

Notwithstanding anything to the contrary this 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.

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### Tata AIG General Insurance Company Limited.

**Warranties, Conditions & Exclusions** :

- \* **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. 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.

- \* **VERIFICATION OF RECORD CONDITION:** The Company shall have the privilege at any time during business hours to inspect the records of the Assured in respect of the shipment or sending or risk falling within the terms of this contract.

**EXCESS**

**Transit Excess** : IMPORT : 0.5% OF CONSIGNMENT VALUE SUBJECT TO MIN INR 10,000/- FOR EACH & EVERY LOSS

**Storage Premium** : INR 0.00

**PREMIUM DETAILS**

**PREMIUM** : IMPORT : INR 8,475.00

**SGST @9%** : INR 762.75

**CGST @9%** : INR 762.75

**STAMP DUTY** : The stamp duty of INR 0.25 paid vide Challan No: LOA/CSD/318/2022/1601 dated 08/04/2022

**Total Amount** : INR 10,000.00

**DECLARATION** : IMPORT : EXW/FOB/CFR IMPORT 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.

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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** : 17/06/2022  
**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 : 24AABCT3518Q1Z2 - GUJARAT 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](mailto:general.claims@tataaig.com)

Your's Sincerely,

**For TATA AIG General Insurance Company Limited**



**Authorised Signatory**

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**Tata AIG General Insurance Company Limited.**

**Attached to and forming part of Policy No. 0891064974 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**

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**Tata AIG General Insurance Company Limited.**



Attached to and forming part of Policy No. 0891064974 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.

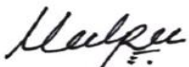
**DOCUMENTATION OF CLAIMS**

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. 0891064974 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 BRILTEX INDUSTRIES LLP 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:  
IMPORT :INR 6,000,000.00
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  
IMPORT :INR 6,000,000.00
5. In the event of loss accident or arrival before declaration of value it is agreed that the basis of valuation shall be  
  
NA
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**

OFFICE NO. 2-A, 2ND FLOOR,, TURQUOISE, PANCHAWATI CROSS ROAD,, AHMEDABAD, GUJARAT, AHMEDABAD-380006,  
Tel No: 91-91-7949002500

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

**Tata AIG General Insurance Company Limited.**