

**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> 6500065629	<b>Policy Inception Date :</b> 19/08/2022
<b>RENEWAL :</b> 00	
<b>ENDORSEMENT :</b> 00	

AJIL ENTERPRISE  
 27-C, ANAJ MARKET YARD, BAVLA,  
 BAVLA, AHMEDABAD, GUJARAT  
 BAVLA - 382220  
 AHMEDABAD  
 GUJARAT  
 INDIA  
 24BLNPNY4484N1Z7(GSTIN Number)  
 Place of supply -GUJARAT  
 State code -24

To Order:

<b>LR/RR/AWB/BL Number:</b>	<b>LR/RR/AWB/BL Date:</b>	<b>REF/LC Number:</b>
<b>Amount Insured In INR :</b> 3,215,500.00 <b>In Foreign currency :</b> ₹ 0	<b>Mode of Conveyance:</b> By Rail &/or By Air &/or By Road	<b>Conveyance Name:</b>
<b>From:</b> PANIPAT HARYANA, INDIA	<b>To :</b> BAVLA AHMEDABAD, INDIA	
<b>Voyage type:</b> Inland	<b>Marks &amp; Numbers:</b>	

**Interest Insured:** OLD MACHINERY &STANDARD ACCESSORIES

**Packing Details:** Standard and Customary

**Basis of valuation:** Inland : Invoice Value + 0 %

**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:** Secondhand Replacement 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.  
 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 used/ secondhand items, if any, shall be covered subject to Institute Cargo Clauses 'B' or Inland Transit Clause 'B' perils.  
 Basis of Valuation for used/secondhand items shall be Depreciated Market Value  
 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.  
 Excluding mechanical, electrical, electronic derangement losses unless caused by Institute Cargo Clauses 'B' or Inland Transit Clause 'B' perils.  
 Excluding denting, bending, scratching, rust, oxidation, discoloration, corrosion losses unless caused by Institute Cargo Clauses 'B' or Inland Transit Clause 'B' perils.  
 Excluding ODC/OWC/OOG cargo. ODC/OWC/OOG defined as under: 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 3.1 m high OR any cargo that including its packaging, will not fit inside a 40 feet closed body container, including highcube(9â€™6â€™) 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 offcentered gravity AND/OR requiring special conveyance/handling/lashing/securing constraint, due to its characteristics  
 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.  
 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 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:**

**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:** Ajil Enterprise , 27-C, Anaj Market Yard, Bavla, Bavla, Ahmedabad, Gujarat, 382220

Premium Amount: ₹ 1,929.29  
**IGST @ 18% : ₹ 347.27**

Stamp Duty :The stamp duty of Rs# 0.50 paid vide Challan No: LOA\_NO.CSD/426/2022/3320 dated 19/08/2022  
 Total Amount : ₹ 2,277.00

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



**Authorized Signatory**

Place: NASHIK  
 Date Of issue: 19/08/2022

{|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. : 102601034163382

Receipt Date : 19/08/2022

Policy No : 6500065629 00 00

Received with thanks from AJIL ENTERPRISE a sum of ₹ 2,277.00 ( Rupees Two Thousand Two Hundred Seventy Seven And Paise Zero Only) vide Card no. XXXXXXXXXXXX

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	6500065629 00 00	2,278.00	2,277.00	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**