



MARINE CARGO ANNUAL TURN OVER POLICY

Preamble

WHEREAS the ASSURED named in the schedule hereto have represented to THE NEW INDIA ASSURANCE COMPANY LIMITED (hereinafter called company) that they are interested in or duly authorized to make the insurance mentioned and have paid or agreed to pay the premium hereinafter stated, THE COMPANY HEREBY PROMISES AND AGREES with the assured, their Executors, Administrators and assigns that the company will insure against loss damage liability or expenses subject to Clauses, Endorsement, Conditions and Warranties contained herein/in the schedule.

Insured Details		Issuing Office Details	
Insured Name	: M/S. RADHE RADHE FIBERS	Office Code	: BRANCH AURANGABAD AUTO TIE-UP (160401)
Customer ID	: POA0105598	Address	: THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH (160401) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003
Address	: GAT NO. 711, 713/2, 713/3, VEERWADA ROAD, CHOPDA, DIST- JALGAON - 425107. CHOPADA ,MAHARASHTRA, 425107	Phone No	: 02402485446 / 02402484415
Phone No	:	E-mail/Fax	: nia.160401@newindia.co.in/
E-mail/Fax	: radheradhefiber.1099@rediffmail.com, /	S.Tax Regn. No	: AAACN4165CST178
PAN No	: AALFR3854L	GSTIN	: 27AAACN4165C3ZP
GSTIN/UIN	: 27AALFR3854L1ZL / NA	SAC	: 997135 (Marine,aviation and other transport insurance srcv)
	:		

Policy Details		Business Source Code	
Policy Number	: 16040121220500000001	Dev.Off. level/Broker/Web Aggregator	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Date of Issue	: 28/09/2022 11:34:51 AM to 27/09/2023 11:59:59 PM	Agent/Bancassurance/Spe cified Person/CPSC User	:
Date of Proposal	: 28-Sep-22	Phone No	: 02402350377, 9850049400 / NA
Client Type	: Corporate	E-mail/Fax	: kailash@jainuineinsurance.co.in, //

Co-Insurance Details				
Incoming/Outgoing	Company	Office Code	% of Share	Share
OUT	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	210301_PUNE BRANCH - 1	49	110250
OUT	NEW INDIA ASSURANCE CO. LTD.	BRANCH AURANGABAD AUTO TIE-UP	51	114750

Premium Details					
Premium	GST	Stamp Duty	Total (₹)	Rupees (in words)	Receipt No. & Date
225000	40500	1	265501	RUPEES TWO LAC SIXTY-FIVE THOUSAND FIVE HUNDRED ONE ONLY	160401812200000 01866 - 28/09/22

Journey Details		
Journey From	Journey To	Transport Details
Anywhere in India TO	Anywhere in India	Rail/Road

Commodity Details		
Commodity Description	Packaging Description	Sum Insured
Cotton FP Bales, Cotton Seed Wash Oil, Cotton Seed, Cotton Cake, Gaad, Makka, Wheate (Gehu), Channa, and All types of Pulses and Grains	Standard and customary and Various types of Packaging and Tanker	1500000000



Place of Storage	: Risk 1 :: NA
Basis of valuation + % Extra	: Risk 1 :: CIF + 10,CIF + 10
Limit per any one Aircraft (₹)	: Risk 1 :: 0
Limit per any one Vessel (₹)	: Risk 1 :: 0
Limit per Registered Post Parcel (₹)	: Risk 1 :: 0
Limit per Road/Vehicle/Rail (₹)	: Risk 1 :: 10000000
Limit per location (₹)	: Risk 1 :: 150000000
Risk Covered	: Risk 1 :: ICC-A & WAR&SRCC
Excess	: Risk 1 :: .05 % on claim amount

Terms of Insurance

This insurance remains in force from 28/09/2022 11:34:51 AM to 27/09/2023 11:59:59 PM.

This insurance is subject to the Annual Turn Over Policy Clause and the following clauses written and attached hereunder, current on date of sailing or dispatch and/or otherwise stated. This Insurance is also subject to Important notice, conditions and warranties attached and to such regulations as in force at the time the risk of each dispatch/shipment attaches hereunder.

- 1) Subject to Additional ATO Conditions Clause
- 2) Institute War Clauses (Cargo) 1/1/82 CL 255 & Institute Strikes Clauses (Cargo) 1/1/82 CL 256
- 3) Institute Cargo Clauses (A) 1/1/82 CL 252
- 4) Limit Per Location Clause: Not withstanding anything to the contrary contained in this contract, underwriters liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the Limit Per Location amount stated in the policy/open cover.
- 5) Machinery Subject to Clause : Institute Replacement Clause -01.01.34
- 6) Subject to Duty Insurance Clause
- 7) Subject To Sellers Interest Clause
- 8) Communicable Disease Exclusion Clause (Cargo) JC2020-011
- 9) Institute Classification Cl. - 1.1.2001(amended)
- 10) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
- 11) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause 10/11/2003 CL 370
- 12) Termination of Transit Clause JC2009/056 01/01/2009
- 13) Subject to Important Notice Clause
- 14) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
- 15) Subject to Private Carriers Warranty
- 16) Subject to closed vehicle Warranty
- 17) Cargo Termination of Transit (Storage) Clause
- 18) Special terms and conditions: All Risk + ITC A + War/SRCC/Strike + Invoice + 10 %.The trading Sheets should be declared through email on a monthly basis.Inter-Unit Movements to be covered.Incidental Expense Cover, Loading & Unloading Cover, SRCC, and Freight

Survey & Claim Settlement By



In case of EXPORTS :

In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to the following without which no claim or loss will be paid.

NAME : W K Webster (Overseas) Ltd,as agents of W K Webster - New York
ADDRESS : 80 Maiden Lane,NEW YORK NY 10038,United States of America
TELEPHONE : +1 212 269 8220 , +1 917 837 2831
FAX : +1 212 363 9726
EMAIL : ny@wkwebsteroverseas.com

OR

NAME : W K Webster & Co Ltd.,as agents of W K Webster - London
ADDRESS : Webster House,207 Longlands Road,SIDCUP,Kent DA15 7JH,United Kingdom
TELEPHONE : +44 20 8300 7744 (24 hr)
FAX :+44 20 8309 1266
EMAIL : info@wkwebster.com

OR

NAME : W K Webster (International) Pte Ltd,as agents of W K Webster - Singapore
ADDRESS : 20 Cecil Street,#22-03 Equity Plaza,Singapore 049705
TELEPHONE : +65 6222 6022 , +65 9732 1958
FAX : +65 6225 0428
EMAIL : info@wkwebster.com.sg

Claims Payable By:

NAME : W K Webster (Overseas) Ltd,as agents of W K Webster - New York
ADDRESS : 80 Maiden Lane,NEW YORK NY 10038,United States of America
TELEPHONE : +1 212 269 8220 , +1 917 837 2831
FAX : +1 212 363 9726
EMAIL : ny@wkwebsteroverseas.com

OR

NAME : W K Webster & Co Ltd.,as agents of W K Webster - London
ADDRESS : Webster House,207 Longlands Road,SIDCUP,Kent DA15 7JH,United Kingdom
TELEPHONE : +44 20 8300 7744 (24 hr)
FAX :+44 20 8309 1266
EMAIL : info@wkwebster.com

OR

NAME : W K Webster (International) Pte Ltd,as agents of W K Webster - Singapore
ADDRESS : 20 Cecil Street,#22-03 Equity Plaza,Singapore 049705
TELEPHONE : +65 6222 6022 , +65 9732 1958
FAX : +65 6225 0428
EMAIL : info@wkwebster.com.sg

Premium and GST Details

	Rate of Tax	Amount in INR
Taxable Value		225001
SGST	9	20250
CGST	9	20250
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 28th day of September,2022

For and on behalf of
The New India Assurance Company Limited



Duly Constituted Attorney(s)

To intimate a Marine Cargo Claim, please visit the url <https://newindia.co.in/portal/intimateClaim>

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Tax Invoice No : 16040122P0002680

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
