



**NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY**  
**UIN-IRDAN190RP0011V02202021**

**1. Insured's Details :**

Insured Name	: AURANGABAD FOOD PRODUCTS PVT LTD	E-mail Id/Fax	: dharmendra@bhagwandasgroup.com, /
Customer ID	: PO94275915	PAN No.	:
Address	: SN.283-A, MALLEPALLY VILLAGE KONDAPUR MANDAL, DIST MEDAK Hyderabad ,TELANGANA, 500001	GSTIN/UIN.	: 36AAECS6098P1ZG / NA
Phone No.	:		

**2. Issuing Office Details :**

Office Name	: AURANGABAD DO-160400 (160400)
Office Code	: 160400
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	: 02402333572 / 02402333361
E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

**3. Policy Details :**

Policy Number	: 16040011218000000864
Period of Insurance	: From: 12/01/2022 03:00:01 PM To: 11/01/2023 11:59:59 PM
Date of Proposal	: 12-Jan-22
Prev. Policy no.	: 0
Client Type	: Non-Corporate
Business Source Code	:
Dev.Off level./Broker	: JAINUINE INSURANCE BROKERS PVT. LTD. - (DA3388757) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623)
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: 02402350377, 9850049400 / NA
E-mail Id/Fax	: kailash@jainuineinsurance.co.in, / /

**4. Collection Particulars :**

Premium	: 29411
GST	: 5294
Total (₹)	: 34705
Receipt No. & Date	: 16040081210000010937 - 12/01/22

**5. Policy Level Covers :**

Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 19100000
<b>Risk Serial No</b>	<b>IIB Risk Code</b>



Risk Serial No	IIB Risk Code
1	2162

**6. Block Details :**

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

SI No.	Location Address with Pin Code	Building superstructure	Plinth & foundation	Basement & Additional Structures	Furniture, Fixture & Fittings	Plant & Machinery	Other Contents Details	Other Contents SI	Stocks held in trust	Stocks in process	Stocks
1	Aurangabad Food Products Pvt Ltd, SN.283-A,Mallepally Village Kondapur Mandal,Dist Medak 500001	5500000	0	0	0	6300000	Electrical Installation	800000	0	0	6500000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Aurangabad Food Products Pvt Ltd, SN.283-A,Mallepally Village Kondapur Mandal,Dist Medak 500001	Pucca	Pucca	Pucca

**7. Additional Covers:**

a) Built-in Covers:

Cover Name	Opted or Not
Additions,alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

**8.Sum Insured Summary :**

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building superstructure Sum Insured	5,500,000
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	6,300,000



6.	Other Contents Sum Insured	:	800,000
7.	Stocks held in trust Sum Insured	:	0
8.	Stocks in process Sum Insured	:	0
9.	Stocks Sum Insured	:	6,500,000
	<b>Total Sum Insured</b>	:	<b>19,100,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
<b>Terrorism Covered</b>	:	Yes	<b>Earthquake Covered</b>
	:	Yes	<b>STFI Covered</b>
	:	Yes	

<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	NOT OPTED

<b>11. Coinsurance Details :</b>					
<b>Sl.No.</b>	<b>Coinsurance Type</b>	<b>Company</b>	<b>Office Code</b>	<b>% Share</b>	<b>Premium Share</b>
1	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
<b>Special Conditions</b>	: ( Rice mill/Polishing ) Building :-55,00,000/- Plant & Machinery:-63,00,000/- Electrical Installation :-8,00,000/- Stocks:- ₹65,00,000/-, On factory Building for Rice Flakes ,Sortex Broken rice, Plant, Machinery, used for manufacturing of Rice Flakes ,Sortex Broken rice, On stock of raw material like rice & stock in process finished/semi finished goods & such other goods
<b>Special Warranties</b>	: pertaining to insured trade whilst stored or lying anywhere in factory premises.
<b>Special Exclusion</b>	: NA
<b>Clauses</b>	: (1) Terrorism Clause (2) Agreed Bank Clause (3) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor,Consulting Engineer (4) Removal of Debris Clause...Upto 2% of the claim of the amount for reasonable costs of Removing debris from the site.
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. A) Compulsory Deductible:</b> ₹ 5000/- for each claim			
<b>B) Terrorism Deductibles:</b>			
<b>Nature of Risk</b>	<b>Deductibles (as a % of claim/loss amount)</b>	<b>Minimum Limit</b>	<b>Maximum Limit</b>
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

<b>14. Premium Details :</b>	
<b>Premium Head</b>	<b>Premium Amount (₹)</b>
Net Premium under the policy	: 29411
GST	: 5294
Total premium including GST	: 34705
Total premium including GST(In words)	: RUPEES THIRTY-FOUR THOUSAND SEVEN HUNDRED FIVE ONLY



Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 29411.00
SGST	0	0
CGST	0	0
IGST	18	5294

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 12th day of January, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 12/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040021P0016699

**IRDA Registration Number: 190**