



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: MANUDHANE AGRO PRODUCTS PRIVATE LIMITED	E-mail Id/Fax	: naser@jainuineinsurance.co.in, /
Customer ID	: PO94456958	PAN No.	:
Address	: SHOP NO. 15, UPPER GROUND FLOOR B WING, STADIUM COMPLEX, JALGAON, MAHARASHTRA, 425001 JALGAON ,MAHARASHTRA, 425001	GSTIN/UIN.	: 27AALCM7146F1Z8 / NA
Phone No.	:		

2. Issuing Office Details :

Office Name	: RATLAM D.O. (451100)
Office Code	: 451100
Address	: 115, STATION ROAD, ,457001 MADHYA PRADESH , 457001.
Phone No.	: 07412409402 / 07412409403
E-mail Id/Fax	: nia.451100@newindia.co.in / 07412230578
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 23AAACN4165C1ZZ
SAC	: 997137 (Other property insurance services)

3. Policy Details :

Policy Number	: 4511001121800000228
Period of Insurance	: From: 18/01/2022 12:00:01 AM To: 17/04/2022 11:59:59 PM
Date of Proposal	: 18-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	: 16000
GST	: 2880
Total (₹)	: 18881
Receipt No. & Date	: 45110081210000010524 - 18/01/22

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	: ₹ 20000000
Risk Serial No	
IIB Risk Code	



1	4001
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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	Jyotsna Ramesh Lahoti Lahoti Godawon, Godown No 1, Erandole Shivar, Sr. No 68/1, Opp. Kabra English Medium School, National Highway NH6, At/ Post/ Tal. Erandole - 425109 Dist. Jalgaon (M.S) 425109	0	0	0	0	0	NM	0	0	0	20000000

SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Jyotsna Ramesh Lahoti Lahoti Godawon, Godown No 1, Erandole Shivar, Sr. No 68/1, Opp. Kabra English Medium School, National Highway NH6, At/ Post/ Tal. Erandole - 425109 Dist. Jalgaon (M.S) 425109	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
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Declaration Add-on	NO	0
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8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building superstructure Sum Insured	0
2.	Plinth & foundation Sum Insured	0
3.	Basement & Additional Structures Sum Insured	0
4.	Furniture, Fixture & Fittings Sum Insured	0
5.	Plant & Machinery	0
6.	Other Contents Sum Insured	0
7.	Stocks held in trust Sum Insured	0
8.	Stocks in process Sum Insured	0
9.	Stocks Sum Insured	20,000,000
	Total Sum Insured	20,000,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	NOT OPTED

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	: On stock of Cotton F.P Bales whilst stored &/or lying in silent Godown/& or Warehouse. Jyotsna Ramesh Lahoti Lahoti Godawon, Godown No 1, Erandole Shivar, Sr. No 68/1, Opp. Kabra English Medium School, National Highway NH6, At/ Post/ Tal. Erandole - 425109 Dist. Jalgaon (M.S)
Special Warranties	: NA
Special Exclusion	: NA
Clauses	: (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.
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

13. A) Compulsory Deductible:

₹ 5000/- for each claim

B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
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)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	16000
GST	2880



Total premium including GST : 18881
Total premium including GST(In words) : RUPEES EIGHTEEN THOUSAND EIGHT HUNDRED EIGHTY-ONE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 16000.00
SGST	0	0
CGST	0	0
IGST	18	2880

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 18th day of January,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 18/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 45110021P0009953

IRDA Registration Number: 190