



In consideration of the insured named herein paying to Cholamandalam MS 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, 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.

GST Invoice No.:2455398685015 DATE: 24/09/2022 PAN: AABCC6633K SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: AURANGABAD BRANCH OFFICE Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 KRANTI CHOWK S.O CITY: AURANGABAD STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ
Policy No	2455/00020263/000/01
Name of the Assured / Insured	SRI DATTA AGRI TECH
Address of the Assured	71 AND 72 PLOT NO 1 ST FLOOR,INDUSTRIAL AREA HYDERBAD ROAD RAICHUR RAICHUR MADDIPET S.O RAICHUR KARNATAKA PIN - 584102 GST No.: 29BIVPA2255D1Z9
Aadhar No.:	-
PAN No.:	-
Period of Insurance	From 10:00 hrs on 22/09/2022 To 23:59 hrs on 21/09/2023
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 200,000,000.00
Limit Per Sending	INR 20,000,000.00
Limit Per Location	INR 50,000,000.00
Subject Matter Insured	Cotton FP Bales and Cotton Seeds
Packing	Standard and Customary
Mode of Conveyance	Air, Courier, Rail, Road
Basis of valuation (Cargo)	Invoice + 10%
Deductible/Franchise	INLAND: Cargo - Excess 0.50% of Consignment Value Subject to Minimum of Rs. 5000 for each and every claim
Basis of Declaration	All dispatches made during the previous month shall be declared within 10th of the succeeding month

Net Premium	INR 85,000.00
CGST (0%)	0.00
SGST (0%)	0.00
IGST (18%)	6,300.00
Stamp Duty	INR .50
Gross Premium	INR 41,301.00

Condition, Clauses and Warranties	As per Annexure Attached
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Consolidated Stamp Duty Paid Vide G.O. Rt No. 382, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 30/08/2022.

Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED	Contact No: 8149178773
Code: 200149210153	POSP Aadhaar No.:

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place : CHENNAI	For Cholamandalam MS General Insurance Company Ltd.
Date of Issue : 24/09/2022	Authorised Signatory

Policy Issuing Office : AURANGABAD BRANCH OFFICE
Agent / broker : 201208127508
Client Code : 1015963475340002

Amount : 41301
Receipt No : 1051138958
Date : 21/09/2022

ANNEXURE TO SCHEDULE

CLAUSES

1. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusions Clause 10.11.2003
2. Private Carrier Limitation of Liability (Inland Transit) Clause
3. Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09)
4. Loading Un-loading Clause
5. Cancellation Clause
6. Important Notice Clause
7. Open Policy Conditions
8. Inland Transit (Rail /Road / Air) Clause - (All Risks)-2010
9. Sanction Limitation and Exclusion Clause JC2010/014
10. Voyage Condition Clause
11. Cargo Termination of Storage in Transit Clause (Amended)
12. JELC Communicable Disease Exclusion (JC 2020-011)
13. Joint Excess Loss Cyber Losses Clause (JX2020-007)
14. Strikes Riots and Civil Commotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010
15. Limit per Sending (PSL) and Limit per location (PLL)

WARRANTIES

1. Warranted vehicle clean and fit to carry cargo.
2. Warranted policy covers new items only.
3. Warranted the load carried by the subject carrying vehicle is within the permissible carrying capacity as per section 113, subsection 3 of MV Act 1988, as per notification S.O.3467(E) dated 16.07.18 and amendments thereof. It is further agreed that this warranty shall be applicable only where overloading is the proximate cause resulting in loss of or damage to insured cargo.
4. It is warranted that the cover under within mentioned policy to commensurate only with terms of sale (Incoterms)/Sales Contract and under no circumstances the coverage shall be extended beyond the terms of sale between the concerned parties.
5. Warranted cargo is carried in a closed vehicle/wagon or a vehicle/wagon duly covered with a serviceable tarpaulin for inland leg of journey.
6. Warranted for all consignments moving in insured d€™s own vehicles or in absence of recovery rights settlement to be made on 85% basis

OTHER TERMS AND CONDITIONS

1. M & DP clause :Refund unutilized premium balance at the end of policy period is subject to following conditions: Open policies are subject to a minimum retention premium of Rs.5,000/- or premium collected where actual premium is less than Rs.5000.Refund of premium for unutilized balance shall be made only for policy where the incurred claims ratio in the policy is less than 70%
2. Declaration :Any declaration made to the company which does not fall within the terms and conditions of the policy would be considered to be null & void ab initio and the company would in no way be held liable for any consequence arising out of the declaration
3. Tail end transits where the imports are done on CIF named port of destination, cover from port to inland destination shall be subject to ITCB + SRCC

EXCLUSIONS

1. Excluding second hand / used items / rejects / return transit
2. Excluding shortages from parcels / packages delivered in extremely sound condition
3. Excluding Over-dimensional cargo/Over-Weight Cargo. Over-dimensional Cargo/Over-Weight Cargo defined as: Any item which including packing does not fit inside a standard 40 container or equivalent road trailer, thus having dimensions in excess of 12 m. length and/or 2.5 m wide and/or 2.5 m height. Any item including packing with a weight in excess of 40 MT.
4. Excluding shipments in bulk / Cargo carried in loose form
5. Excluding loss or damage due to contamination, moisture, liquefaction, sweat, mould, stains, taints, mildew, bacterial, fungal and parasitic infestation, efflorescence and deliquescence unless caused by ICC(B) perils
6. Excluding hook damage.

The list of Ombudsman details are available on our website www.cholainsurance.com.

SURVEY AGENT

Inland

Cholamandalam MS General Insurance Company Ltd
Aurangabad Branch Office
Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,
Opp. Lms Jeweller Jaina Road, Aurangabad - 431005
Maharashtra - 431001

SETTLING AGENT

Inland

Cholamandalam MS General Insurance Company Ltd
Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :24/09/2022

Authorised Signatory

Attached to and forming part of the Policy Number : 2455/00020263/000/01 dt 22/09/2022

Clauses:

1. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusions Clause 10.11.2003

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes

1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

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2. Private Carrier Limitation of Liability (Inland Transit) Clause

PRIVATE CARRIER LIMITATION OF LIABILITY (INLAND TRANSIT) CLAUSE The liability of the Company shall be limited to 75% of the assessed loss where the Consignment Note is issued limiting the liability of the carriers in any respect by Special Contract duly signed by the Consignor, Consignee or by their Authorised Representative, Agents or where the Consignment Note is issued by a Private Carrier or Freight Broker. This warranty would not apply where loss or damage has occurred whilst the goods are not in the custody of the carriers.

3. Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09)

TERMINATION OF TRANSIT CLAUSE (TERRORISM) JC 2009/056 (01/01/2009): This Clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. 1. Notwithstanding any provision to the contrary in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the subject matter insured being in the ordinary course of transit and, in any event, shall terminate either: 1.1 As per the transit clauses contained within the Policy. OR 1.2 On delivery to the Consignees or other final warehouse or place of storage at the destination named herein, On delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation of distribution. 1.4 In the respect of marine transits, on the expiry of 60 days after completion of discharge outside of the goods hereby insured from the overseas vessel at the final port of discharge. 1.5 In respect of air transits, on the expiry of 30 days after unloading the subject matter insured from the aircraft at the final place of discharge. Whichever shall first occur 2. If this policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will reattach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

4. Loading Un-loading Clause

LOADING UN-LOADING CLAUSE - The cover under the Transit clause 8 of Institute Cargo Clauses (A) 1.1.1982 in case of transit by sea / Transit Clause 5 of Institute cargo clauses (Air) (excluding sendings by

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.

14.Strikes Riots and Civil Comotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010
Strikes Riots and Civil Comotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010

RISKS COVERED

Risk Clause

1. Subject otherwise to the terms, conditions and warranties of the Policy on goods against transit risks, this Insurance covers, except as provided in Clause 2 below, loss of or damage to the subject-matter insured caused by:

1.1 strikers, Locked-out workmen, or persons taking part in labour disturbances riots or civil comotions,

1.2 any act/s of terrorism being an act/s of any person/s acting on behalf of, or in connection with, any organisation/s which carries/carry out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted

1.3 caused by any person/s acting from a political, ideological or religious motive.

1.4 caused by the intervention of government authorities (for e.g. Armed & Paramilitary forces, Police force, Fire brigade, etc.) in connection with curbing and stopping what are covered by Clauses 1.1 to 1.3 above;

EXCLUSIONS

2. General Exclusions clause

In no case shall this insurance cover:

2.1 loss or damage or expense proximately caused by delay, inherent vice or nature of the subjectmatter insured

2.2 loss damage or expense proximately caused by the absence, shortage or withholding of labour of any description whatsoever during any strike, lock-out, labour disturbances riot or civil commotion

2.3 any claim for expenses arising from delay or other consequential or indirect loss or damage of any kind

2.4 loss or damage or expense caused by hostilities, warlike operations, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power.

LAW AND PRACTICE

This insurance is subject to Indian law & practice.

15.Limit per Sending (PSL) and Limit per location (PLL)

Limit per Sending (PSL): Notwithstanding anything to contrary contained in this contract, the limit of the insurer liability in respect of any one accident or series of accidents arising from the same event shall not exceed the amount as specified in the schedule of the policy. Shipment values exceeding this limit, unless prior notice is given to the company and suitable amendments have been made in the policy, insured will be self-insurer and for partial losses condition of average will be applicable at time of claim.

Limit per location (PLL): Notwithstanding anything to contrary contained in this contract, Company liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the amount as specified in the schedule of the policy. This donates accumulation of all shipments at any one place at any one time, e.g. Intermediate storage, carriers or other go downs, at the port awaiting shipment and similar places. If such accumulations do take place exceeding the location limit, unless prior notice is given to the company and suitable amendments have been made in the policy, condition of average will be applicable at time of claim.

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :24/09/2022

Authorised Signatory

Whether tax is payable under reverse charge basis - No.

CHOLAMANDALAM MS