



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0030V01202223

1. Insured's Details :

Insured Name	: SHUBH TRADING CORPORATION	E-mail Id/Fax	: pancoli.tejas@gmail.com, /
Customer ID	: PO96544829	PAN No.	:
Address	: OFFICE NO. B-431, SOBO CENTER, NEAR S.P. RING ROAD, SOUTH BOPAL, AHMEDABAD, GUJARAT, AHMEDABAD ,GUJARAT, 380058	GSTIN/UIN.	: 24ADOF55745F1ZS / NA
Phone No.	:		

2. Issuing Office Details :

Office Name	: GANDHINAGAR (212100)
Office Code	: 212100
Address	: 106-107, FIRST FLOOR, RADHE SQUARE, RELIANCE CIRCLE KUDASAN, GANDHINAGAR,382421 GUJARAT , 382421.
Phone No.	: 07923213462 / 07923213471
E-mail Id/Fax	: nia.212100@newindia.co.in /
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 24AAACN4165C2ZW
SAC	: 997137 (Other property insurance services)

3. Policy Details :

Policy Number	: 21210011228000000278
Period of Insurance	: From: 22/10/2022 12:00:01 AM To: 21/01/2023 11:59:59 PM
Date of Proposal	: 22-Oct-22
Prev. Policy no.	: 15180011228000000456
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	: 72000
GST	: 12960
Total (₹)	: 84961
Receipt No. & Date	: 21210081220000006499 - 21/10/22

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	: ₹ 40,000,000	
Risk Serial No	Occupancy Code	Occupancy Description



Risk Serial No	Occupancy Code	Occupancy Description
2	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
3	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
4	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
5	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
6	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
7	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
8	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
9	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
10	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
11	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.
12	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods.

6. Block Details :

Only Stocks on Floater basis is selected:
Floater Stocks Sum Insured: <<FL STANDARD risk SI>>

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Krisna Murari Nagar, SR NO.191, VILLAGE- BARANA, MAIN ROAD ATRU , RAJASTHAN 325218	Pucca	Pucca	Pucca
2	Buddhi Prakash Mina, SR NO. -196, 388, 389, 481,502, 503, 507, 814/1007,816, 186, 187, 361, 362, 378, 515/1001, 516, 517, 560, 561, 760, 817, 818 AJADPURA CHAURAHA ,SANGOD,DI - KOTA,RAJASTHAN 325218	Pucca	Pucca	Pucca
3	Bhagvan sinh, SR NO. 273, KUMBHRAJ, DI - GUNA,MADHYA PRADESH 473001	Pucca	Pucca	Pucca
4	Rajendra Nagar, SR NO. -311/788, 475, 476, 482, 483 VILLAGE- GAUGHAT, ATRU, DI -BARAN, RAJASTHAN 325205	Pucca	Pucca	Pucca
5	Krisna Murari Nagar, SR NO.165/1448, VILLAGE- SAHROD , DI - BARAN, RAJASTHAN 325205	Pucca	Pucca	Pucca
6	Rahul Mathur, VILLAGE- KAPREN , DI - BUNDI-KOTA ROAD BARAN, RAJASTHAN 325205	Pucca	Pucca	Pucca
7	Dhanraj Chaudhari, SR No. 180, VILLAGE -VINAYKA, KHANPUR,IKLERA ,RAJASTHAN 325205	Pucca	Pucca	Pucca
8	Balleshkumar, SR NO. 336, VILLAGE- KAPREN , DI -BUNDI, RAJASTHAN 323001	Pucca	Pucca	Pucca
9	Krisna Murari Nagar, VILLAGE- SHAROD, ATRU, DI -BARAN, RAJASTHAN 325205	Pucca	Pucca	Pucca
10	Sanjay, SR NO. 169, VILLAGE- MEHRAMA MAIN ROAD ATRU, DI -BARAN, RAJASTHAN 325205	Pucca	Pucca	Pucca
11	F-267, IID CENTER RICCO INDUSTRIAL AREA, Near Munmun Factory, BARAN - , Rajasthan 325205	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	YES	40000000

b) Add-on Covers:

(i)

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

(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 25 lakh	Not Availed
2	Hire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 25 lakh	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks of oil and chemicals only	Maximum up to 5% of Sum Insured of stock	Not Availed
5	Expediting expense	Maximum up to 5% of claim amount & maximum up to 25 lakhs	Not Availed

8.Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	0
2.	Furniture & Fixtures, Fittings and other equipment	0
3.	Plant & Machinery Sum Insured	0
4.	Other Contents Sum Insured	0
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	



9. Terrorism/EQ/STFI :			
Terrorism Covered	:	Yes	Earthquake Covered
	:	Yes	STFI Covered
	:	Yes	

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	PUNJAB NATIONAL BANK

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				:	All kinds of Agri waste, bagru, biomass raw material.Packing Material & Such Other Goods Pertaining To mentioned above different locations. HAZARDOUS GOODS CATEGORI-II
Warranty Number	Section Code	Occupancy Code	Warranty Title	Wordings	
W20	VI	4014	Warranty for Storage of Cat II goods	Warranted that goods of Category III, Colr Waste, Colr fibre and caddles are not stored at the Insured premises	
W1	I	NA	Warranty for FEA Installations	Warranted that Fire extinguishing Appliances (FEA) installations are maintained in efficient working conditions and Annual Maintenance Contract (AMC) with external agency is in force. For industries / establishments having full fledged Fire & safety and / or Maintenance department with well drawn out and documented maintenance standards, AMC with external agency is not mandatory.	
Special Exclusion				:	NA
Clauses / In-built Covers				:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (7) rofessional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
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
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
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)
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14. Premium Details :

Premium Head		Premium Amount (₹)
Net Premium under the policy	:	72000
GST	:	12960
Total premium including GST	:	84961
Total premium including GST(In words)	:	RUPEES EIGHTY-FOUR THOUSAND NINE HUNDRED SIXTY-ONE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 72000.00
SGST	9	6480
CGST	9	6480
IGST	0	0

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 21st day of October,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 21/10/2022

Duly Constituted Attorney(s)

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 : 21210022P0013689

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C