

IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

Office & Professional Establishment Protector Insurance policy (Sookshma Udyam)



Policy Schedule Cum Tax Invoice

ORIGINAL FOR RECIPIENT

GST Applicable

UIN : IRDAN106RP0001V03200203

Servicing Office:

Office No 4 & 5, 3rd Floor,

Aurangabad Business Center - East,

Plot No D-5/1A, 1B & 1C,

Chikalhana MIDC Aurangabad-431006

State Code: 27, GSTIN: 27AAACI7573H1ZC

SAC Code..... : 997139

Proposer:	CHINTAMANI NAGARI SAHAKARI PATSANSTHA LTD	Tax Invoice No.....	: 47B06278
Address:	Shriram Colony, Ground, 114/4 Opp Murari Park, Gangapur Road Vaijapur VAIJAPUR RURAL 2 (N.V.) MAHARASHTRA 423701	Policy No.....	: 47B06278
Country	India	GSTIN:	Date of Issuance..... 02/02/2023
Phone Number:			Policy effective from 0001 hrs 03/02/2023 To MidNight 02/02/2024
State Code/Place of Supply: 27	Agent Details: A9000194 , JAINUINE INSURANCE BROKERS PVT LTD.		

Occupation	Bank
Name Of Bank/Financial Institute	
Location	OPP MURARI PARK, GANGAPUR ROAD VAIJAPUR 423701 AURANGABAD

Co-Insurance Details

Name	Share %

Coverage Details

S.No	Section	Description	Sum Insured (INR)	Premium (Annual)
1	001	FIRE AND ALLIED PERILS	4,33,00,000	₹12,178.12
2	002	BURGLARY AND OTHER PERILS	2,33,00,000	₹1,651.97
3	03A	MONEY	1,00,00,000	₹9,900.00
4	03B	FIDELITY GUARANTEE	11,50,000	₹8,625.00
5	004	FIXED GLASS AND SANITARY FITTINGS	1,00,000	₹1,000.00
6	05A	ELECTRONIC EQUIPMENTS	0	₹0.00
7	05B	REINSTATEMENT OF DATA AND PROGRAMMES	0	₹0.00
8	006	TV/PC/MOBILE OR ALL RISK	0	₹0.00
9	007	BREAKDOWN OF ELECTRICAL/MECHANICAL APPLIANCES	0	₹0.00
10	008	PERSONAL ACCIDENT	55,00,000	₹8,250.00
11	009	BUSINESS INTERRUPTION	0	₹0.00
12	010	BAGGAGE	0	₹0.00
13	11A	PUBLIC LIABILITY	0	₹0.00
14	11B	WORKMEN'S COMPENSATION	0	₹0.00
15	11C	TENANT'S LEGAL LIABILITY	0	₹0.00

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Attaching to and forming part of Policy Number 47B06278

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16	012	PROFESSIONAL INDEMNITY	0	₹0.00
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PREMIUM DETAILS

Section Premium	Discount	Terrorism Premium	Taxable Value
₹41605.09		₹6495.00	₹48100.09

	Taxable Value	CGST	SGST/UTGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	₹48100.09	₹4329.01	₹4329.01	₹0.00	₹0.00
Total Tax		₹8658.02	Total Value		₹56758.11

Whether GST is Payable on Reverse Charge Basis â€“ No

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client / Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents /information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.

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SECTION 001: FIRE AND ALLIED PERILS

Location: 1 OPP MURARI PARK, GANGAPUR ROAD VAIJAPUR, 423701 AURANGABAD

STOCK OF PLEDGED GOLD Sum Insured...: 2,00,00,000

FURNITURE FIXTURE FITTINGS Sum Insured...: 30,00,000

COMPUTER SYSTEMS Sum Insured...: 3,00,000

BUILDING Sum Insured...: 2,00,00,000

SECTION : 002 Burglary House Breaking Perils

Discount Applicable

Gold in Safe Sum Insured: 20,000,000 Premium: 1,418.00

Sum Insured RS. 2,00,00,000/- (2 Cr)

Excess for Burglary: 5% of the claim amount subject to minimum Rs. 25,000/- for each and every claim

Business,Furniture,Electricals Sum Insured: 3,000,000 Premium: 212.70

Furniture, Electrical Rs. 30,00,000/- (30 lakhs)

Burglary : 1% of the claim amount subject to a minimum of Rs 2500/-

Theft : 1% of the claim amount subject to a minimum of Rs 5000/-

Other Contents Sum Insured: 300,000 Premium: 21.27

Computer System

Sum Insured RS. 3,00,000/- (3 lakhs)

Excess :

Burglary : 1% of the claim amount subject to a minimum of Rs 2500/-

Theft : 1% of the claim amount subject to a minimum of Rs 5000/-

Total Premium: 1,651.97

SECTION : 03A Money

Discount Applicable

Money to and fro transit from premises 3000000 Sum Insured: 3,000,000 Premium: 2,970.00

1. transit up-to Rs 2lakh can be moved in public transport
2. Rs 2 Lakhs to Rs 10 Lakhs > pvt ./hired vehicle
3. Rs 10 Lakhs - Rs 20 Lakhs > two employees in pvt./hired vehicle
4. Above Rs 20Lakhs > armed guard

Excess :

5% of claim amount subject to a minimum of Rs. 1,000/- each and every claim

Money in Safe during Business hours 4000000 Sum Insured: 4,000,000 Premium: 3,960.00

Excess : 5% of claim amount subject to a minimum of Rs. 1,000/- each and every claim

Cash in Counter 3000000 Sum Insured: 3,000,000 Premium: 2,970.00

Excess :

5% of claim amount subject to a minimum of Rs. 1,000/- each and every claim

Total Premium: 9,900.00

SECTION : 03B Fidelity Guarantee

Discount Applicable

Floater Covere with Total SI Rs - 150000/- Sum Insured: 150,000 Premium: 1,125.00

Agent -Pigmy Agent

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Sr.No. ----- Name

- 1) KRUSHNA DILIPRAO DHULE
- 2) CHHAYA DINESH DAGHALE
- 3) MAHESH PANDITRAO GORE
- 4) SOMNATH SHANKARAPPA SAKHRE
- 5) AMOL ANIL ANNADATE

Excess:5% of claim amount subject to min of Rs 10,000/- on each and every claim

Floater Cover with Total SI Rs -1000000/- Sum Insured: 1,000,000 Premium: 7,500.00

Accountant
Staff Name

Sr.No.-Name = Designation

- 1)ANTUSH MANSARAM KUTE = Manager
- 2)PRASHANT DHARMARAJ JOSHI = Cashier
- 3)DILIP GHAMAJI GHATE = Loan officer
- 4)DINESH SARJERAO DAGHALE = Clerk
- 5)DNYANESHWAR DATTU MALIK = Peon
- 6)SUNIL PRAKASH BONDEKAR = Peon

Excess: 5% of claim amount subject to min of Rs 10,000/- on each and every claim

Total Premium: 8,625.00

SECTION : 004 Fixed Glass and Sanitary Ftg.

Discount Applicable

Fixed Glass Sum Insured: 100,000 Premium: 1,000.00

GLASS SIZE =10X10 Main Entrance Gate

Excess: 5% of Claim amt subject to min of Rs 500/-

Total Premium: 1,000.00

SECTION : 008 PA Individual

Discount Applicable

Seq No. : 001

Insured Person : ANTUSH MANSARAM KUTE Age : 041

Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD Relationship : SELF

Benefits Covered

Death + PTD + PPD + TTD o Sum Insured: 500,000 Bonus: 0 Premium: 750.00

Seq No. : 002

Insured Person : PRASHANT DHARMARAJ JOSHI Age : 049

Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD Relationship : SELF

Benefits Covered

Death + PTD + PPD + TTD o Sum Insured: 500,000 Bonus: 0 Premium: 750.00

Seq No. : 003

Insured Person : DILIP GHAMAJI GHATE Age : 050

Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD Relationship : SELF

Benefits Covered

Death + PTD + PPD + TTD o Sum Insured: 500,000 Bonus: 0 Premium: 750.00

Seq No. : 004

Insured Person : DINESH SARJERAO DAGHALE Age : 036

Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD Relationship : SELF

Benefits Covered

Death + PTD + PPD + TTD o Sum Insured: 500,000 Bonus: 0 Premium: 750.00

Seq No. : 005

Insured Person : DNYANESHWAR DATTU MALIK Age : 037

Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD Relationship : SELF

Benefits Covered

Death + PTD + PPD + TTD o Sum Insured: 500,000 Bonus: 0 Premium: 750.00

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Seq No. : 006	Insured Person : SUNIL PRAKASH BONDEKAR	Age : 034		
	Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD	Relationship : SELF		
	Benefits Covered			
	Death + PTD + PPD + TTD o	Sum Insured: 500,000	Bonus: 0	Premium: 750.00
Seq No. : 007	Insured Person : KRUSHNA DILIPRAO DHULE	Age : 035		
	Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD	Relationship : SELF		
	Benefits Covered			
	Death + PTD + PPD + TTD o	Sum Insured: 500,000	Bonus: 0	Premium: 750.00
Seq No. : 008	Insured Person : SOMNATH SHANKARAPPA SAKHRE	Age : 055		
	Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD	Relationship : SELF		
	Benefits Covered			
	Death + PTD + PPD + TTD o	Sum Insured: 500,000	Bonus: 0	Premium: 750.00
Seq No. : 009	Insured Person : AMOL ANIL ANNADATE	Age : 031		
	Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD	Relationship : SELF		
	Benefits Covered			
	Death + PTD + PPD + TTD o	Sum Insured: 500,000	Bonus: 0	Premium: 750.00
Seq No. : 010	Insured Person : CHHAYA DINESH DAGHALE	Age : 035		
	Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD	Relationship : SELF		
	Benefits Covered			
	Death + PTD + PPD + TTD o	Sum Insured: 500,000	Bonus: 0	Premium: 750.00
Seq No. : 011	Insured Person : MAHESH PANDITRAO GORE	Age : 047		
	Nominee : CHINTAMANI NAGARI SAHAKARI P S LTD	Relationship : SELF		
	Benefits Covered			
	Death + PTD + PPD + TTD o	Sum Insured: 500,000	Bonus: 0	Premium: 750.00
.....				
	ANTUSH MANSARAM KUTE	Sum Insured: 500,000	Premium: 750.00	
	PRASHANT DHARMARAJ JOSHI	Sum Insured: 500,000	Premium: 750.00	
	DILIP GHAMAJI GHATE	Sum Insured: 500,000	Premium: 750.00	
	DINESH SARJERAO DAGHALE	Sum Insured: 500,000	Premium: 750.00	
	DNYANESHWAR DATTU MALIK	Sum Insured: 500,000	Premium: 750.00	
	SUNIL PRAKASH BONDEKAR	Sum Insured: 500,000	Premium: 750.00	
	KRUSHNA DILIPRAO DHULE	Sum Insured: 500,000	Premium: 750.00	
	SOMNATH SHANKARAPPA SAKHRE	Sum Insured: 500,000	Premium: 750.00	
	AMOL ANIL ANNADATE	Sum Insured: 500,000	Premium: 750.00	
	CHHAYA DINESH DAGHALE	Sum Insured: 500,000	Premium: 750.00	
	MAHESH PANDITRAO GORE	Sum Insured: 500,000	Premium: 750.00	
	Total Premium: 8,250.00			

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Section	Risk Cover	Sum Insured	Excess
1	Fire; Sookshma Udyam	<=5 Crores	Rs. 5,000/- (Rupees Five Thousand) for each claim.
2	Burglary	<=5 Crores	For Sum Insured upto Rs 5 Crs: For Burglary:2.5% of the claim amount subject to a minimum of Rs 2500/- each & every claim For Theft: 5% of the claim amount subject to a minimum of Rs 5000/- each & every claim
3A	Money		5% of claim amount subject to a minimum of Rs. 1,000/- each and every claim
3B	FG		5% of claim amount subject to min of Rs 10,000/- on each and every claim
4	Fixed Glass		(SI upto 5 crore): 5% of claim amount subject to minimum of Rs 500/- each and every claim
5	EEI	<=1 lakh (No Winchester Drive)	Sum Insured Value up-to Rs 1 Lakh: 5% of Claim amt subject to min of Rs 1000/- each and every claim
		<=1 lakh (with Winchester Drive)	Sum Insured Value up-to Rs 1 Lakh: 10% of amt subject to min of Rs 2500 /- each and every claim
		> 1 lakh (No Winchester Drive)	Sum Insured Value above Rs 1 Lakh: 5% of Claim amt subject to min of Rs 2500/- each and every claim
		> 1 lakh (with Winchester Drive)	Sum Insured Value above Rs 1 Lakh: 25% of Claim amt subject to min Rs 10000 /- each and every claim
	Personal Computer		5% of the claim amount subject to minimum of Rs.2500/- each and every claim
	Any Other Equipment		As per TAC tariff
6	Television		Rs 500/- or 5% of the claim amount whichever is higher
	Mobiles/Electronic Dairies		10% of Claim amount subject to a min Rs.250/- each and every claim
	Portable Computer		For Portable : 10% of Claim amount subject to a min Rs 2500/- each and every claim
	Hoarding		5% of claim amount subject to min of Rs 1000/- each and every claim
	Neon Sign		5% of claim amount subject to min of Rs 500/- each and every claim
7	MBD		1% of sum insured for each machine subject to a minimum of Rs 2,500/- each and every claim
8	BUSINESS INTERRUPTION		7 days of Gross Profit (irrespective of the Sum Insured Limits)
9	Baggage		5% of claim amount subject to a minimum of Rs 500/- for each and every claim.
10	PL		5% of the limit of liability subject to a minimum of Rs 10,000/- each and every claim

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

In witness whereof, the undersigned being duly authorized has hereunto set his/her hand on this policy on Date 03/02/2023 at gurgaon.

Service Tax No : AAACI7573HST001

Corporate Identity No (CIN) U74899DL2000PLC107621

Policy Issuing Office: Delhi

Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

Coverage under this policy include the risk of terrorism damage as per printed clause attached for Fire and Allied Perils, Electronic Equipment & Business Interruption Sections(as applicable) under the policy. For all other Sections of the Policy, Terrorism Damage Cover is Excluded.

This is to certify that CHINTAMANI NAGARI SAHAKARI PATSANSTHA LTD has paid Rs. 56758.11 towards Premium for Trade Protector Insurance under Policy No 47B06278 for the period from 03/02/2023 to 02/02/2024 .

Dated:- 03/02/2023

(UIN : IRDAN106RP0001V03200203)

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