



NEW INDIA FLEXI SOOKSHMA UDYAM SURAKSHA POLICY UIN - IRDAN190RP0035V02202223

1. Insured's Details :

Insured Name	:	PUNEET ENTERPRISES .	E-mail Id/Fax	:	puneet_ent@rediffmail.com, /
Customer ID	:	PO95216322	PAN No.	:	
Address		GINNING & PRESSING FACTORY, GUT, NO.423, DONGARGAON ROAD, SILLOD SILLOD ,MAHARASHTRA, 431112		:	27ABCPC1304L1Z5 / 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	:	16040011238700000046
Period of Insurance	:	From: 11/04/2023 12:50:50 PM To: 10/10/2023 11:59:59 PM
Date of Proposal	:	11-Apr-23
Prev. Policy no.	:	
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	:	90,300
GST	••	16,254
Total (₹)	•••	1,06,555
Receipt No. & Date	:	1604008123000000393 - 11/04/23

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	:	₹ 30,000,000	
Risk Serial No		Occupancy Code	Occupancy Description

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1	2063	Cotton Gin and Press Houses

6. **Block Details :**

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

Ri sk Sl N o.	Location Address with Pin Code	Building including plinth, Basement and additional structure	Furniture & Fixtures, Fittings and other equipment	Machinery	Other Contents Details	Other Contents SI	Raw Material SI	Stocks in process SI	Finished Stock SI
1	PUNEET ENTERPRISES, Ginning & pressing factory Gut, No.423, Dongargaon Road, Sillod431112	0	0	0	STOCK HELD IN TRUST SI RS 3500000.0 0.	3500000	0	0	26500000

Risk	Location Address with Pin Code	Type of Construction -	Type of Construction -	Type of Construction -
SI No.		Walls	Floor	Roof
1	PUNEET ENTERPRISES , Ginning & pressing factory Gut, No.423, Dongargaon Road, Sillod 431112	Р	Р	Р

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted	or Not
Additions, alterations or extensions	Y	es
Temporary removal of stocks	Y	es
Cover for specific content	Y	es
Start-up expenses	Y	es
Professional fees	Y	es
Removal of debris	Y	es
Costs compelled by Municipal Regulations	Y	es
Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

b) Add-on Covers:

(i)

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

(ii)

SI. 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

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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
6	Escalation Cover	Selected % of SI not exceeding 25% of SI excl. SI of Stocks	Not Availed
7	Leakage and Overflow of Oils and Chemicals only	Upto 1% of Stocks SI AQA and ₹ 10 Lacs in aggregate	Not Availed
8	Claims Preparation Cost	5% of claim amount max. ₹ 5 Lacs	Not Availed
9	Involuntary Betterment	5% of claim amount max. ₹ 10 Lacs	Not Availed
10	Deterioration of Stocks in Cold Storage Premises	Specified Slupto Max. ₹ 25 Lacs	Not Availed
11A	Spoilage Material Damage Cover for	Stocks in simplified blocks	Not Availed
11B	Spoilage Material Damage Cover for	Machinery, Containers and Equipments in specified blocks	Not Availed
12	Loss of Rent	On Specified SI. Cover is limited to max. of 6 Months	Not Availed
13	Immediate Repair	Specified Slupto Max. of ₹ 5 Lacs	Not Availed
14	Brands and Trademark clause	Specified SI upto Max. of ₹ 10 Lacs	Not Availed
15	Impact damage due to Insureds own Rail/Road vehicle	Policy SI	Not Availed

SI. 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	:	35,00,000
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	2,65,00,000
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	30,000,000

9. Terrorism/EQ/STI	FI:							
Terrorism Covered	:	NO	Earthquake Covered	:	Yes	STFI Covered	:	Yes
		•	• •			•		

10. Hyp	10. Hypothecation Details :						
SI.No.	Name of the Financiers						
1	BANK OF BARODA						
2	PUNJAB NATIONAL BANK						
Ζ	PUNJAB NATIONAL BANK						

11. Coinsurance Details :							
SI.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share		
1	NOT OPTED						

12. Subjectivities :

The insurance under this policy is subject to

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FACTORY COMPOUND) On stack of Raw cotton in Loose &/or in Heaps in Open Compound& Stack In Proces & Stock of Lint, Bondri, Cotton Seeds and Cotton FP Bales with Iron strip &/or plasti strip,Bardan & Packing Material, Tarpolien & Such other Goods Pertaining to insured's Trad whils Stored &/or War Sect Occu Warranty Title Warranty on parc Warranty for FEA W1 I NA Warranty for EEA Warranty Green and Control (Control (Con						
Stock of Lint.Bondri.Cotton Seeds and Cotton FP Bales with Iron strip &/or plastistic.p.Bardan Warr Secti Occu Warranty Title Warranty Title Wint Code Code Warranty Title Wordings Will I NA Warranty for FEA Installations Warranty for FEA Warranty for FEA Special Exclusion : INA Special Exclusion : INA Clauses / In-built Covers : INA Special Exclusion : INA Clauses / In-built Covers : INA Special Exclusion : INA Clauses / In-built Covers : INA : INA <td< td=""><td colspan="3">Special Conditions</td><td></td><td>:</td><td>(ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND)</td></td<>	Special Conditions				:	(ALL STOCK OF COTTON WITH SEEDS & PROCESS-STOCK LYING ANY WHERE IN FACTORY COMPOUND)
Strip, Bardan strip, Bardan & Packing Material, Tarpolien & Such other Goods Pertaining to insured's Trad whits Stored &/or Lying any Where in Factory Compound War Secti Occu Warranty Tite Wordings With Code y Warranty for FA Installations Installations Warranty for FA Installations Warranted that Fire extinguishing Appliances (FEA) installations are maintained in efficient working conditions and Annual Maintenance Contract (AMC) with external agency is not concreted (MGC) Special Exclusion : NA Clauses / In-built Covers : NA Clauses / In-built Covers : : < <<<>> <						On stock of Raw cotton in Loose &/or in Heaps in Open Compound& Stock In Process & Stock of
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Clauses / In-built Covers : <<<>> <<<>> (2) 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) (3) Temporary removal of stocks: Loss to stock temporarily removed to othe premises for fabrication, processing or finishing upto 10% of value. (4) Cover for Specific Contents: Cover for Money upto 750,000 (Rupees Fift Thousand) during the policy period, cover for documents such as deed immunscripts, business books, plans, drawings, securities etc. upto 750,000 (Rupees Fifte) Thousand) during the policy period, cover for computer programme information and data upto 75 Lakh (Rupees Five Lakh) during the policy period. (8) Foressional fees: Reasonable fees of architects, surveyors and consultin engineers upto 5% of the claim amount. (7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 for of the claim amount. (8) Costs compelled by Municipal Regulations: Additional cost of reconstruction or property incurred solely for complying with municipal regulations Clauses / In-built Covers : (1) Additions, alterations, or extensions: Property that are erected, acquired, composition and data upto 75 Lakh (Rupees Five Lakh) during the policy Period. (2) Cover for Specific Contents: Cover for Money upto 750,000 (Rupees Fifte) Thousand) during the policy Period. : (1) Additions, alterations, or extensions: Property that are erected, acquired, cover for commutes for abrication, processing or finishing upto 10% of value. </td <td>W1</td> <td>Ι</td> <td>NA</td> <td>Warranty for FEA Installations</td> <td></td> <td>efficient working conditions and Annual Maintenance Contract (AMC) with external ency is in force. For industries / establishments having full fledged Fire & safety and / or Maintenance department with well drawn out and documented maintenance</td>	W1	Ι	NA	Warranty for FEA Installations		efficient working conditions and Annual Maintenance Contract (AMC) with external ency is in force. For industries / establishments having full fledged Fire & safety and / or Maintenance department with well drawn out and documented maintenance
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Risk Covered : As per Risk covered attached	Clauses / In-built Covers		:	 (1) 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) (2) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (3) 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. (4) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ? 5 Lakhs (Rupees Five Lakh). (5) rofessional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (6) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (7) Costs compelled by Municipal Regulations: Additional cost of reconstruction of 		
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13. A) Compulsory Deductible: ₹ 5000/- for each claim

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14. Premium Details :

Premium Head		Premium Amount (₹)			
Net Premium under the policy	:	90,300			
GST	:	16,254			
Total premium including GST	:	1,06,555			
Total premium including GST(In words)	:	RUPEES ONE LAC SIX THOUSAND FIVE HUNDRED FIFTY- FIVE ONLY			

Premium and GST Details						
	Rate of Tax	Amount in INR				
Premium		₹ 90,300				
SGST	9	8127				
CGST	9	8127				
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 11th day of April,2023.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 11/04/2023

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 : 16040023P0000516

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C

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