

**Policy Schedule**

**CHOLA MS BHARAT SOOKSHMA UDYAM SURAKSHA POLICY  
[UIN:IRDAN123RP0016V02202021]**

Policy No.	2162/00996433/000/00
GST Invoice No.:2162009964330000 GSTIN: 27AABCC6633K1ZJ PAN: AABCC6633K SAC Code: 997137	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 SAC Description: Other property insurance services
<b>1. INSURANCE DETAILS</b>	
Insured Name : SARDAR INDUSTRIES	Policy issue date: 13/03/2023
Communication Address: SR.NO.183 , AT RANGPURDA, TA. KADI, DIST. MEHSANA 0 KADI S.O MEHSANA GUJARAT PIN - 382715 GST No.: 24AALFS1028B1ZP	Period of Insurance: From 00:01 on 13/03/2023 To 23:59 on 12/03/2024
Email.: info.jainuine@gmail.com	Phone No.0
PAN No.:AALFS1028B	Aadhar No.:0
Financier Interest	1. UNION BANK OF INDIA , KHADI

<b>2. CO-INSURANCE DETAILS</b>					
Nil					
Intermediary Name/Code/Contact No.	JAINUINE INSURANCE BROKERS PRIVATE LIMITED/200149210153/8149178773			Payment Amt	27229
Receipt No	1058218646	Client Code	101235303001	Payment Date	13/03/2023

<b>3.DETAILS OF SUM INSURED &amp; PREMIUM</b>		
	Sum Insured (Rs)	Premium (Rs)
Sum Insured & Premium excl. Terrorism	25,000,000.00	17,325.00
Terrorism	25,000,000.00	5,750.00
CGST (9%)		0.00
SGST (9%)		0.00
IGST (18%)		4,154.00
Kerala Cess (1%)		0.00
Total	25000000	27,229.00
Consolidated Stamp Duty Paid Vide G.O. Rt No.88/ Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 28/02/2023.		

<b>4.CONDITIONS</b>
NIL

<b>5.WARRANTIES</b>
NIL

<b>6.CLAUSES</b>
NIL

<b>7.BASIS OF DECLARATION/VALUATION</b>
NIL

<b>8.DETAILS OF PROPERTY INSURED &amp; LOCATION OF RISK COVERED</b>
Sl. No. : 1

Location Address: SR.NO.183 , AT RANGPURDA, TA. KADI, DIST. MEHSANA,,KADI S.O,MEHSANA,GUJARAT,PIN-382715

Age of Building :

No of Floors:

Construction Type :

Occupancy : Oil Mills (Vegetable)

DESCRIPTION	Sum Insured (in Rs.)
Building	50,00,000.00
Plant And Machinery	2,00,00,000.00
Total Sum Insured(Rs)	2,50,00,000.00
Inbuilt Addon cover	
Sum Insured (in Rs.)	
Specific Contents Coverage	
Money	50000
Deeds, manuscripts and business books, plans, drawings, securities etc-	50000
Computer programmes, information limited to cost of material and clerical labour	500000
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.	300000
Additions, Alterations, Extensions	Upto 15% of SI of that item(except stocks)
Temporary Removal of Stocks	Upto 10% of Stock SI
Start up Expenses	Upto Rs.1 lac
Professional Fees - towards architect, surveyor, consulting engineer fees	Upto 5% of Claim amount
Clearance and removal of Debris clause	Upto 2% of Claim amount
Costs compelled by Municipal Regulations	Upto Policy sum insured
Waiver of Underinsurance	Upto 15%
Stocks on Floater basis	No

**Excess:**

Location Details	Sum Insured	Excess Type	Excess
	25000000	Terrorism	5% of the claim amount for each and every claim subject to Minimum of INR 100000 and Maximum of INR 2500000
	25000000	Normal	Rs.5,000/- for each and every claim

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 : 29/03/2023

Authorised Signatory

Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India  
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

CHIOLA MS