



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0031V01202223

| 1. Insured's Details : | | | | | |
|------------------------|---|---|---------------|---|------------------------------------|
| Insured Name | : | GIMA MANUFACTURING PVT. LTD | E-mail Id/Fax | : | kailash@jainuineinsurance.co.in, / |
| Customer ID | : | PO96195390 | PAN No. | : | AACCS4074P |
| Address | : | RAM MANDIR WARD, HINGANGHAT, DIST- WARDHA HINGANGHAT ,MAHARASHTRA, 442301 | GSTIN/UIN. | : | 27AACCS4074P1ZT / NA |
| Phone No. | : | | | : | |

| 2. Issuing Office Details : | | | | | |
|-----------------------------|---|--|-----------------|---|--|
| Office Name | : | AHMEDNAGAR D.O. 151800 (151800) | E-mail Id/Fax | : | nia.151800@newindia.co.in / 02412341439 |
| Office Code | : | 151800 | S.Tax Regn. No. | : | AAACN4165CST178 |
| Address | : | ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR, 414001 MAHARASHTRA, 414001. | GSTIN | : | 27AAACN4165C3ZP |
| Phone No. | : | 02412321538 / 02412329761 | SAC | : | 997137 (Other property insurance services) |

| 3. Policy Details : | |
|--------------------------------------|---|
| Policy Number | : 15180011224300000116 |
| Period of Insurance | : From: 28/03/2023 02:25:58 PM To: 27/06/2023 11:59:59 PM |
| Date of Proposal | : 28-Mar-23 |
| Prev. Policy no. | : 0 |
| 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 | : | 68,096 | Total (₹) | : | 80,353 |
| GST | : | 12,256 | Receipt No. & Date | : | 15180081230000000010 - 01/04/23 |

| 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 | : ₹ 112,000,000 |

| Risk Serial No | Occupancy Code | Occupancy Description |
|----------------|----------------|--|
| 1 | 4002 | Storage of Category I hazardous Goods subject to warranty that goods listed in.. |



6. Block Details :

| Risk SI No. | Location Address with Pin Code | Building including plinth, Basement and additional structures | Furniture & Fixtures, Fittings and other equipment | Plant & Machinery | Other Contents Details | Other Contents SI | Raw Materials SI | Stocks in process SI | Finished Stocks SI |
|-------------|--|---|--|-------------------|------------------------|-------------------|------------------|----------------------|--------------------|
| 1 | Rental closed godown Shed No.02, at Survey No.180, Industrial Plot No.1,Mouza Wani, of owner Mrs. Priya Mohota , besides the premises of Hinganghat Integrated Textile Park Pvt.Ltd.- Village-Wanion Hinganghat-Wardha Road,State Highway No.322442301 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 112000000 |

| Risk SI No. | Location Address with Pin Code | Type of Construction - Walls | Type of Construction - Floor | Type of Construction - Roof |
|-------------|--|------------------------------|------------------------------|-----------------------------|
| 1 | Rental closed godown Shed No.02, at Survey No.180, Industrial Plot No.1,Mouza Wani, of owner Mrs. Priya Mohota , besides the premises of Hinganghat Integrated Textile Park Pvt.Ltd.-Village-Wanion Hinganghat-Wardha Road,State Highway No.322 442301 | P | P | P |

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 |



b) Add-on Covers:

| Cover Name | Opted or Not | Sum Insured |
|--------------------|--------------|-------------|
| Declaration Add-on | NO | 0 |
| Cover Name | Opted or Not | Sum Insured |
| Floater 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 ₹ 1 crore | Not Availed |
| 2 | HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control | 5% of Sum Insured maximum up to ₹ 1 crore | 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 | Maximum up to 5% of Sum Insured of stocks | Not Availed |
| 5 | Expediting expenses | Maximum up to 5% of claim amount & Maximum up to 1 Crore | 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 | 11,20,00,000 |
| 8. | Stocks Held in Trust Sum Insured | 0 |
| | Total Sum Insured | 112,000,000 |

9. Terrorism/EQ/STFI :

| | | | | | |
|-------------------|-------|--------------------|-------|--------------|-------|
| Terrorism Covered | : Yes | Earthquake Covered | : Yes | STFI Covered | : Yes |
|-------------------|-------|--------------------|-------|--------------|-------|

10. Hypothecation Details :

| Sl.No. | Name of the Financiers |
|--------|------------------------|
| 1 | AXIS BANK LTD NAGPUR |
| 2 | HDFC BANK LTD |

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 | : | Cotton Seeds, Packing material etc. (in bags or in loose) , Cotton Linter Bales Or any Material of Insured Trade. at Rental godown Shed No.02, at Survey No.180, Industrial Plot No.1,Mouza Wani, of ,Godown Cotton Seeds, Packing material etc. (in bags or in loose) , Cotton Linter Bales Or any Material of Insured Trade. at Rental godown Shed No.02, at Survey No.180, Industrial Plot No.1,Mouza Wani, of ,Godown |
|---------------------------|---|---|



| Warranty Number | Section Code | IIB Occupancy Code | Warranty Title | Wordings |
|-----------------|--------------|--------------------|-------------------------------------|--|
| W19 | VI | 4002 | Warranty for Storage of Cat I goods | Warranted that goods of Category II and III, Colr Waste, Colr fibre and caddles are not stored at the Insured premises |

| | | |
|----------------------------------|---|---|
| Special Exclusion | : | NA |
| Clauses / In-built Covers | : | <p>(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) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh). (7) Professional 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</p> |
| Clauses / In-built Covers | : | <p>(1) Terrorism Clause (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 other premises for fabrication, processing or finishing upto 10% of value. (4) 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. (5) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh). (6) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (8) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations</p> |
| Risk Covered | : | As per Risk covered attached |
| Risk Covered | : | As per Risk covered attached |
| Fire Products-Exclusions | : | As per Exclusions attached |

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10,000/- for each and every loss.
B) Terrorism Deductibles:

| Nature of Risk | Deductibles (as a % of claim/loss amount) | Minimum Limit | Maximum Limit |
|---------------------------|---|---------------|-----------------------------------|
| shops & 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) |

14. Premium Details :

Policy No. : 15180011224300000116 Document generated by 36123 at 01/04/2023 19:39:45 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



| Premium Head | | Premium Amount (₹) |
|---------------------------------------|---|---|
| Net Premium under the policy | : | 68,096 |
| GST | : | 12,256 |
| Total premium including GST | : | 80,353 |
| Total premium including GST(In words) | : | RUPEES EIGHTY THOUSAND THREE HUNDRED FIFTY-THREE ONLY |

| Premium and GST Details | | |
|-------------------------|-------------|---------------|
| | Rate of Tax | Amount in INR |
| Premium | | ₹ 68,096 |
| SGST | 9 | 6128 |
| CGST | 9 | 6128 |
| 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 01st day of April,2023.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 01/04/2023

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 : 15180023P0000019

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C