



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0030V01202223

1. Insured's Details :

Insured Name	: SIDDHARTH TEXTILES .	E-mail Id/Fax	: sbirmecha@gmail.com, /
Customer ID	: PO90504841	PAN No.	:
Address	: 196, JAMUNALAL BAJAJ STREET, BILASRAI KATRA, (G. FLOOR), KOLKATA KOLKATA ,WEST BENGAL, 700007	GSTIN/UIN.	: 19ACYPB5729K1ZW / 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	: 1604001123800000187
Period of Insurance	: From: 13/08/2023 12:00:01 AM To: 12/08/2024 11:59:59 PM
Date of Proposal	: 13-Aug-23
Prev. Policy no.	: 16040011228000000393
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	: 24,667
GST	: 4,440
Total (₹)	: 29,107
Receipt No. & Date	: 16040081230000005735 - 04/08/23

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	: ₹ 11,500,000	
Risk Serial No	Occupancy Code	Occupancy Description

Policy No. : 1604001123800000187 Document generated by 40073 at 04/08/2023 18:00:24 Hours.

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

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

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>.



2	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in..
3	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in..
4	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in..
5	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in..
6	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in..

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	Geeta mandir Trust (Proberly), Amolakhchand Kamal Kumar, 1 Mollik Street, 1 st Floor, Kolkata 700007	P	P	P
2	Chimmonalal Rameshwarlal Estate Pvt. Ltd. Sundeep Kumar Sapna Birmecha, Shop No. 76 , 196, Jamunalal Bajaj Street, Bilasrai Katra, Ground Floor, Kolkata 700007	P	P	P
3	Chimmonalal Rameshwarlal Estate Pvt. Ltd. Sampatrai Sundeep Kumar Birmecha, Shop No. 83, Bilasrai Katra, 196, Jamunalal Bajaj Street, Ground Floor, Kolkata 700007	P	P	P
4	Noratanmal Jain, Shop No. 26 and 27, 194, Jamunalal Bajaj Street, Bilasrai Katra, Ground Floor, Kolkata 700007	P	P	P
5	Pawan Kajaria, 18, Amartala Street, Ground Floor, Kolkata 700001	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	
Cover Name	Opted or Not	Sum Insured
Floater Add-on	YES	11,500,000

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
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	AXIS 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	: All types of Suiting , Shirting and school dress Material and any other such goods pertaining to insured trade lying in above said Premises/ shop
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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				: (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
Risk Covered				: As per Risk covered attached
Fire Products-Exclusions				: As per Exclusions attached

**13. A) Compulsory Deductible:
₹ 5,000/- 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)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 24,667
GST	: 4,440
Total premium including GST	: 29,107
Total premium including GST(In words)	: RUPEES TWENTY-NINE THOUSAND ONE HUNDRED SEVEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 24,667
SGST	0	0
CGST	0	0
IGST	18	4440



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 04th day of August,2023.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 04/08/2023

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 : 16040023E0008513

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
