


## Policy Schedule

CHOLA SOOKSHMA UDYAM SURAKSHA  
[UIN:IRDAN123RP0010V01202223]

Policy No.	2162/01200705/000/00	
GST Invoice No 2162462087890 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>Insured details</b>		
Insured Name : JAI GURU GANESH AGRO IND	Policy issue date: 24/05/2023	

Communication Address: B-3 MIDC AREA JALNA ROAD CHIKHLI CHIKHLI S.O BULDHANA MAHARASHTRA PIN - 443201 GST No.: 27AFTPJ8764Q1Z5	Period of Insurance	From Date & Time	00:01 on 24/05/2023	To Date & Time	23:59 on 23/05/2024
Financier Interest		Nil		Email	
PAN		AFTPJ8764Q			
Aadhar No		-			
Phone					

<b>CO-INSURANCE DETAILS</b>																				
<table border="1"><thead><tr><th>Name</th><th>Location</th><th>Share</th><th>Sum Insured</th><th>Premium</th></tr></thead><tbody><tr><td>The New India Assurance Company Ltd.</td><td>New India Centre, 10th Floor</td><td>51</td><td>76,50,000.00</td><td>32,895.00</td></tr><tr><td>Cholamandalam MS General Insurance Company Ltd.</td><td>Chennai</td><td>49</td><td>73,50,000.00</td><td>31,605.00</td></tr></tbody></table>						Name	Location	Share	Sum Insured	Premium	The New India Assurance Company Ltd.	New India Centre, 10th Floor	51	76,50,000.00	32,895.00	Cholamandalam MS General Insurance Company Ltd.	Chennai	49	73,50,000.00	31,605.00
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Intermediary Name/Code/Contact No.	JAINUINE INSURANCE BROKERS PRIVATE LIMITED/200149210153/8149178773	Payment Amt																		
Receipt No	Nil	Client Code	1020691062290001	Payment Date	Nil															

<b>DETAILS OF SUM INSURED &amp; PREMIUM</b>		
	Sum Insured (Rs)	Premium (Rs)
Sum Insured & Premium excl. Terrorism	73,50,000.00	31,605.00
Terrorism	0.00	.00
CGST (9%)		0.00
SGST (9%)		0.00
IGST (18%)		0.00
Total	73,50,000.00	31,605.00
-		
"Benefits under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands automatically cancelled ab initio (from inception)".		

<b>CONDITIONS</b>
NIL

<b>WARRANTIES</b>
NIL

**CLAUSES**

1. Cyber Loss Limited Exclusion
2. SANCTIONS LIMITATION AND EXCLUSION CLAUSE
3. Co-Insurance Clause
4. Leader Policy No. 1518001123870000089
5. All others terms and conditions, warranties, Occupancy, clauses, addon covers, Excess, Financier details, locations as per leader policy
6. COMMUNICABLE DISEASE EXCLUSION

**BASIS OF DECLARATION/VALUATION**

Nil

**DETAILS OF PROPERTY INSURED & LOCATION OF RISK COVERED**

Sl. No. : 1

Location Address: B-3, MIDC AREA, JALNA, ROAD, CHIKHLI, BULDHANA, CHIKHLI S.O, BULDHANA, MAHARASHTRA, PIN-443201

Age of Building :

No of Floors:

Construction Type :

Occupancy : Cotton Gin and Press Houses

DESCRIPTION	SUM INSURED (INR)
As per leader Policy	1,50,00,000.00
Total Sum Insured(Rs)	1,50,00,000.00
<b>Inbuilt Addon cover</b>	<b>Sum Insured (Rs)</b>
<b>Specific Contents Coverage</b>	
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
B-3, MIDC AREA, JALNA, ROAD, CHIKHLI, BULDHANA, CHIKHLI S.O, BULDHANA, MAHARASHTRA, 443201	15000000	Normal	Rs.5,000/- for each and every claim

Note: The 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 form the date of issuance policy.

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date : 14/08/2023

Authorised Signatory

Cholamandalam MS General Insurance Company Ltd. Reg office: 2nd Floor, "Dare House", No.2, NSC Bose Road, Chennai - 600001, India. IRDAI Registration Number : 123]

CIN: U66030TN2001PLC047977 | Toll Free Number: 1800 200 5544 | SMS Chola to 56677 | [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

## CLAUSES WORDINGS

### 1.SANCTIONS LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

### 2.COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this policy, this insurance excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

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### 3.Cyber Loss Limited Exclusion

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

1.1. any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2;

1.2. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.

2. Subject to the other terms, conditions and exclusions contained in the policy, this insurance agreement will cover physical damage to property insured under the original policies and any Time Element Loss directly resulting therefrom where such physical damage is directly occasioned by any of the following perils:

fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow

Definitions

3. Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

4. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

5. Time Element Loss means business interruption, contingent business interruption or any other consequential losses.

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CHOLLA MMS

CHIOLA MS