



New India Flexi Laghu Udyam Suraksha UIN - IRDAN190RP0034V02202223

1. Insured's Details :								
Insured Name	:	P. D. SEKHSARIA TRADING CO PVT LTD	E-mail Id/Fax	:	trade@pdst.in, /			
Customer ID	:	POA5937036	PAN No.	:				
Address	:	TORAL COMPLEX, 309, JAWAHAR ROAD, OPP SBI, RAJKOT, GUJARAT, 360001, INDIA RAJKOT, GUJARAT, 360001		:	24AABCP1720E1Z3 / NA			
Phone No.	:			:				

2. Issuing Office Details:									
Office Name	:	DO II AURANGABAD (160500)	E-mail Id/Fax	:	nia.160500@newindia.co.in / 02402486895				
Office Code	:	160500	S.Tax Regn. No.	:	AAACN4165CST178				
Address	:	LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD ,431003 MAHARASHTRA,431003.		:	27AAACN4165C3ZP				
Phone No.	:	02402482688 / 02402480985	SAC	:	997137 (Other property insurance services)				

3. Policy Details :	3. Policy Details :				
Policy Number	:	16050011239600000028			
Period of Insurance	:	From: 30/09/2023 12:00:01 AM To: 30/12/2023 11:59:59 PM			
Date of Proposal	:	30-Sep-23			
Prev. Policy no.	:				
Client Type	:	Non-Corporate 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	:	54,809	Total (₹)	:	64,676		
GST	:	9,866	Receipt No. & Date	:	16050081230000003735 - 27/09/23		

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	:	₹ 78,300,000

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:**

Ri sk Sl N o.	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	In the Godown of MURLIDHAR PACKING AND STORAGE PVT LTD. (Lessee :- Shreenathji Worldwide Pvt. Ltd), WAREHOUSE NO. 1-A, PLOT NO. 1, GIDC, SURVEY NO. 169/P, VILLAGE: DHRUB, TAL: MUNDRA, DIST: KUTCH, GUJARAT 370421370421	0	0	0	0	0	0	0	78300000

Ris k SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	In the Godown of MURLIDHAR PACKING AND STORAGE PVT LTD. (Lessee:- Shreenathji Worldwide Pvt. Ltd.), WAREHOUSE NO. 1-A, PLOT NO. 1, GIDC, SURVEY NO. 169/P, VILLAGE: DHRUB, TAL: MUNDRA, DIST: KUTCH, GUJARAT 370421 370421	Р	Р	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

THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



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)

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 ₹ 1 crore	Not Availed
2	Hire 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
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. ₹ 1 Cr	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 ₹ 15 Lacs	Not Availed
14	Brands and Trademark clause	Specified SI upto Max. of ₹ 10 Lacs	Not Availed
15	Impact damage due to Insuredâs own Rail/Road vehicle	Policy SI	Not Availed

8.Sum Insured Summary :							
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	:	0				
5.	Raw Material Sum Insured	:	0				
6.	Stocks in process Sum Insured	:	0				
7.	Finished Stock Sum Insured		7,83,00,000				
8.	Stocks Held in Trust Sum Insured		0				
	Total Sum Insured		78,300,000				

9. Terrorism/EQ/STFI:								
Terrorism Covered	:	NO	Earthquake Covered	:	Yes	STFI Covered	:	Yes



10. Hypothecation Details :						
Sl.No.	Name of the Financiers					
1	NOT OPTED					

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

Specia	al Conc	ditions		:	On stock of Imported Raw Cotton(Fully press bales) stored in godown	
anty	Secti on Code	Occu panc y 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 Warranties		:	NA			
Special Exclusion		:	NA			

14. Premium Details:

Premium Head Premium Amount (₹)

Net Premium under the policy:54,809GST:9,866Total premium including GST:64,676

Total premium including GST(In words) : RUPEES SIXTY-FOUR THOUSAND SIX HUNDRED SEVENTY-

SIX ONLY

Premium and GST Details						
	Rate of Tax	Amount in INR				
Premium		₹ 54,809				
SGST	0	0				
CGST	0	0				
IGST	18	9866				

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 27th day of September,2023.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 27/09/2023

Duly Constituted Attorney(s)

THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



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: 16050023P0007841

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C