



In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Product Type	Marine Cargo Insurance-INLAND ONLY
Policy No	2455/00025573/000/00
Name of the Assured / Insured	MS SAMEER KUMAR BHAGCHAND RATHI
Address of the Assured	KUNDA NAGAR KHARGONE KHARGONE H.O KHARGONE MADHYA PRADESH PIN - 451001
Aadhar No.:	-
PAN No.:	AGKPR3067N
Period of Insurance	From 00:01 hrs on 16/10/2023 To 23:59 hrs on 15/10/2024
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 4,900,000.00
Limit Per Sending	INR 2,450,000.00
Limit Per Location	INR 2,450,000.00
Subject Matter Insured	COTTON FP BALES
Packing	Standard and Customary
Mode of Conveyance	Rail, Road
Basis of valuation (Cargo)	CIF + 10%
Deductible/Franchise	INLAND: Cargo : Excess 0.50% of Consignment Value for each and every claim
Basis of Declaration	All dispatches made during the previous month shall be declared within 10th of the succeeding month

Net Premium	2,450.00
CGST (0%)	NA
SGST (0%)	NA
IGST (18%)	NA
Stamp Duty	-
Gross Premium	2,450.00

**Coinsurance**

Name of the Company	Share%
The New India Assurance Company Ltd.	51%( Policy No: 16050121230200000358)
Cholamandalam MS General Insurance Company Ltd.	49%

Condition, Clauses and Warranties	As per Annexure Attached
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<b>Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED</b>	<b>Contact No: 8149178773</b>
<b>Code: 200149210153</b>	<b>POSP Aadhaar No.:</b>

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 of Issue : 26/10/2023	Authorised Signatory

Service Tax Registration No.: AABCC6633KST001	PAN: AABCC6633K
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Policy Issuing Office : AURANGABAD BRANCH OFFICE	Amount : Nil
Agent / broker : 201208127508	Receipt No : Nil
Client Code : 1005070459690001	Date : Nil

ANNEXURE TO SCHEDULE

OTHER TERMS AND CONDITIONS

1. All Clauses, Warranties, Exclusions, Excess and Other Terms and Conditions As per Leader Policy No: 16050121230200000358
2. Intentional storage is not covered. Intermediate storage in the course of transit is covered as per duration clause of transit clause.

SURVEY AGENT

**Inland**

Cholamandalam MS General Insurance Company Ltd  
Aurangabad Branch Office  
Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,  
Opp. Lms Jeweller Jain Road, Aurangabad - 431005  
Maharashtra - 431001

SETTLING AGENT

**Inland**

Cholamandalam MS General Insurance Company Ltd  
Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001  
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :26/10/2023

Authorised Signatory

For Cholamandalam MS General Insurance Company Ltd.

CHOLAMANDALAM MS