



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                     | 2455/00025614/000/00  |
| Name of the Assured / Insured | MINAKSHI COTTON PVT LTD   |
| Address of the Assured        | BALANAGAR AURANGABAD CITY S.O AURANGABAD MAHARASHTRA<br>PIN - 431001                                |
| Aadhar No.:                   | -   |
| PAN No.:                      | AAFCM5942B  |
| Period of Insurance           | From 00:01 hrs on 23/10/2023 To 23:59 hrs on 22/10/2024   |
| Transit Details               | Anywhere in the India to Anywhere in India  |
| Sum Insured (Cargo)           | INR 24,500,000.00   |
| Limit Per Sending             | INR 2,940,000.00  |
| Limit Per Location            | INR 2,940,000.00  |
| Subject Matter Insured        | ALL TYPES OF VEGETABLE OIL IN TANKER  |
| 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   | 4,900.00 |
| CGST (9%)     | NA       |
| SGST (9%)     | NA       |
| IGST (0%)     | NA       |
| Stamp Duty    | -        |
| Gross Premium | 4,900.00 |

**Coinsurance**

| Name of the Company                             | Share%                                |
|---|---------------------------------------|
| The New India Assurance Company Ltd.            | 51%( Policy No: 16050121230200000368) |
| Cholamandalam MS General Insurance Company Ltd. | 49%                                   |

|                                   |                          |
|-----------------------------------|--------------------------|
| Condition, Clauses and Warranties | As per Annexure Attached |
|-----------------------------------|--------------------------|

|  |                               |
|--|-------------------------------|
| <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 : 30/10/2023 | Authorised Signatory                                |

|   |                 |
|---|-----------------|
| Service Tax Registration No.: AABCC6633KST001 | PAN: AABCC6633K |
|---|-----------------|

|  |                  |
|--|------------------|
| Policy Issuing Office : AURANGABAD BRANCH OFFICE | Amount : Nil     |
| Agent / broker : 201208127508                    | Receipt No : Nil |
| Client Code : 1015729893830002                   | 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: 16050121230200000368
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 :30/10/2023

Authorised Signatory

For Cholamandalam MS General Insurance Company Ltd.

CHOLAMANDALAM MS