



# New India Bharat Flexi Sookshma Udyam Suraksha UIN - IRDAN190RP0035V02202223

#### 1. Insured's Details:

Insured Name	:	GENX ECO INDUSTRIES .	E-mail Id/Fax	:	contact@omgreentech.in, /
Customer ID	:	POA1951442	PAN No.	:	
Address		102 , GULAB VILLA , NEAR WALKING PLAZA , RTO ROAD AURANGABAD AURANGABAD ,MAHARASHTRA, 431001	GSTIN/UIN.	:	27ALSPL8391E1ZH / NA
Phone No.	1 :				

# 2. Issuing Office Details:

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

# 3. Policy Details:

Policy Number	:	16050011238700000426	
Period of Insurance	:	From: 15/12/2023 12:00:01 AM To: 14/12/2024 11:59:59 PM	
Date of Proposal	:	15-Dec-23	
Prev. Policy no.	:	16040111228700000019	
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	:	23,974
GST	:	4,316
Total (₹)	:	28,290
Receipt No. & Date	1:	16050081230000005983 - 13/12/23

# 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	:	₹ 13,700,000	
Risk Serial No		Occupancy Code	Occupancy Description



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1	2054	Coal / Coke / Charcoal ball & briquettes Manufacturing
-	2031	coul / coke / charcoal ball a brigactics Hallaractaring

#### 6. **Block Details:**

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

Ri sk Sl N o.	Location Address with Pin Code	Building including plinth, Basement and additional structure	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Material SI	Stocks in process SI	Finished Stock SI
1	Unit -2,Gut. No. 137, Village Aland, Tq: Phulambri, Dist: Aurangabad431111	500000	0	1200000	Plant Mach- 4 lac, weigh bridge -2 lac,	0	0	0	12000000
					electrical transformer -4 lac,				
					electrical connection s-2 lac,				

Risk	Location Address with Pin Code	Type of Construction -	Type of Construction -	Type of Construction -
SI No.		Walls	Floor	Roof
1	Unit -2,Gut. No. 137, Village Aland, Tq: Phulambri, Dist: Aurangabad 431111	Р	Р	Р

# 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	NO	0

#### b) Add-on Covers:

(i)

Cover Name	Opted or Not	Sum Insured
Declaration 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 ₹ 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
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. ₹ 25 Lacs	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 ₹ 5 Lacs	Not Availed
14	Brands and Trademark clause	Specified SI upto Max. of ₹ 10 Lacs	Not Availed
15	Impact damage due to Insureds own Rail/Road vehicle	Policy SI	Not Availed

SI. No.	Asset Description		Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	:	500,000
2.	Furniture & Fixtures, Fittings and other equipment	:	0
3.	Plant & Machinery Sum Insured	:	12,00,000
4.	Other Contents Sum Insured	:	0
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	1,20,00,000
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	13,700,000

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

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

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

The insurance under this policy is sub	ject	to				
Special Conditions	:	Stock-120 lac,				
		Plant Mach- 4 lac,				
		weigh bridge -2 lac,				
		electrical transformer-4 lac,				
		electrical connections-2 lac,				
		Warehouse / shed-5 lac, Soya husk , sugarcane, baggase , corn cob , cotton stalk saw dust , sweet lime husk , agricultural waste , tur husk , sugar can thrash &/OR RAW SEMI FINISHED/FINISHED GOODS IN OPEN COMPOUND STOCK IN PROCESS & STOCK				
Warr Secti Occu Warranty Title anty On panc Num Code y		Wordings				
ber Code						
Special Exclusion	:	NA				
Special Exclusion Clauses / In-built Covers		(1) 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)  (2) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.  (3) 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.  (4) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ? 5 Lakhs (Rupees Five Lakh).  (5) rofessional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount.  (6) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount.  (7) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations				
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Risk Covered	:	As per Risk covered attached				

13. A) Compulsory Deductible: ₹ 5000/- for each claim
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### 14. Premium Details:

**Premium Head** Premium Amount (₹)

23,974 Net Premium under the policy **GST** 4,316 Total premium including GST 28,290

RUPEES TWENTY-EIGHT THOUSAND TWO HUNDRED NINETY ONLY Total premium including GST(In words)

Premium and GST Details							
	Rate of Tax	Amount in INR					
Premium		₹ 23,974					
SGST	9	2158					
CGST	9	2158					

Policy No. : 16050011238700000426Document generated by 35691 at 13/12/2023 15:21:47 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.

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



IGST	0	0	
In witness whereof the undersigned being duly authorized I	by the Insurer	s and on behalf of the Insurer	s has (have) hereunder
set his (their) hand(s) on this 13th day of December,2023.	oy the mourer	s and on benan or the mourer	s has (have) hereahaer
			For and on behalf of
		The New India Assu	rance Company Limited
Date of Issue: 13/12/2023			

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: 16050023E0012048

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

Duly Constituted Attorney(s)