



New India Bharat Flexi Sookshma Udyam Suraksha UIN - IRDAN190RP0035V02202223

1. Insured's Details :

Insured Name	:	ASHIRWAD COTTON CORPORATION	E-mail Id/Fax	:	arviacc@gmail.com, /
Customer ID	:	POA2667479	PAN No.	•••	AKHPM0452H
Address		C/O SHETKARI SAHAKARI GINNING & PRESSING, DEUWADA ROAD, ARVI, DIST WARDHA-442201" ARVI (WARDHA) ,MAHARASHTRA, 442201		••	27AKHPM0452H1Z9 / NA
Phone No.	:				

2. **Issuing Office Details :**

Office Name		AHMEDNAGAR D.O. 151800 (151800)
Office Code	:	151800
Address	:	ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001 MAHARASHTRA , 414001.
Phone No.	:	02412321538 / 02412329761
E-mail Id/Fax	:	nia.151800@newindia.co.in / 02412341439
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

3. Policy Details :

Policy Number	:	15180011238700000271
Period of Insurance	:	From: 29/12/2023 03:40:25 PM To: 28/01/2024 11:59:59 PM
Date of Proposal	:	29-Dec-23
Prev. Policy no.	:	
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	:	5,999
GST	:	1,080
Total (₹)	•••	7,080
Receipt No. & Date		1518008123000008563 - 29/12/23

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		₹ 20,000,000	
Risk Serial No		Occupancy Code	Occupancy Description

Policy No. : 15180011238700000271Document generated by 36123 at 29/12/2023 19:24:59 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.



1	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in
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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	Krushnabai Sudama Motwani, (PROP. KRUSHNABAI SUDAMA MOTWANI) ,At. Sr. No. 100/1,Mouja No.54,Mouje Jamb Antardosh (Jamb), Behind Agrawal oil Mill, Talegaon Road, Arvi, Dist. Wardha442201	0	0	0	On stock of Raw Cotton & or FP Bales stored in packed godown,	20000000	0	0	0
	sk Location Ad No.	dress with Pi	n Code	Type of Cor Wa		Type of Cor Flo		Type of Cor Ro	
	1 Krushnabai Sudama Motwani, (PROP. KRUSHNABAI SUDAMA MOTWANI) ,At. Sr. No. 100/1,Mouja No.54,Mouje Jamb Antardosh (Jamb), Behind Agrawal oil Mill, Talegaon Road, Arvi, Dist. Wardha 442201		F)	F)	F		

Additional Covers: 7.

a) Built-in Covers:

Cover Name	Opted	or Not		
Additions, alterations or extensions	Ye	es		
Temporary removal of stocks	Ye	es		
Cover for specific content	Ye	es		
Start-up expenses	Ye	es		
Professional fees	Yes			
Removal of debris	Yes			
Costs compelled by Municipal Regulations	Ye	25		
Cover Name	Opted or Not	Sum Insured		
Floater Add-on	NO	0		

b) Add-on Covers:

(i)

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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

8.Sum In	sured 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	:	2,00,00,000
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	0
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	20,000,000

9. Terrorism/EQ/STFI :				
Terrorism Covered : NO Eart	hquake Covered :	Yes	STFI Covered	: Yes
10. Hypothecation Details :				
SI.No.	Name of the	Financiers		
1	AXIS BA	NK LTD		
11. Coinsurance Details :				

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SI.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				: [Godown Stock]: On stock of Raw Cotton & or FP Bales stored in packed godown,		
Warr Secti Occu Warranty Title anty on panc Num Code y ber 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 flbre and caddles are not stored at the Insured premises		
Special Exclusion				: NA		

14. Premium Details :

Premium Head		Premium Amount (₹)
Net Premium under the policy	:	5,999
GST	:	1,080
Total premium including GST	:	7,080
Total premium including GST(In words)	:	RUPEES SEVEN THOUSAND EIGHTY ONLY

Premium and GST Details	nium and GST Details				
	Rate of Tax	Amount in INR			
Premium		₹ 5,999			
SGST	9	540			
CGST	9	540			
IGST	0	0			

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 29th day of December,2023.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 29/12/2023

Duly Constituted Attorney(s)

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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 : 15180023P0012655

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C

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