पॉलिसी अनुसूची/ Policy Schedule - National Bharat Laghu Udayam Suraksha



Policy Number: 321800112310000252	व्यवसाय स्त्रोत / Business Source: 910275			
	विक्रय चैनल विवरण/			
	Sales Channel Details			
	कोड/ Code: 91027500000001			
जारीकर्ता कार्यालय/Issuing Office	नाम/ Name: JAINUINE INSURANCE			
कार्यालय कोड/ Office Code: 321800	BROKERS PVT LTD - INDORE			
कार्यालय पता/ Office Address: DEWAS	Contact Number: 9893131223			
DIVISION 2-TARANI COLONY, A.B ROAD,, -	सह दलाल कोड / Co Broker Code:			
455001. State Code: 23 , Madhya Pradesh				
GSTIN : 23AAACN9967E1ZB	, , , , , ,			
Contact Number: 7272 250074	कस्टमर केयर टॉल फ्री नंबर/Customer			
Mobile Number:	Care Toll Free Number:			
	1800 345 0330			
	ईमेल/			
	email:customer.support@nic.co.in			

ग्राहक का नाम /Customer Name: MS VIMALA FOOD PRODUCTS	ग्राहक आईडी /Customer ID: 9557737328	पैन /PAN: ADCPA0509R		
पता/ Address: 3 AGRAWAL NAGAR 301 B M TOWER SAPNA SANGEETA ROAD INDORE, City: INDORE, District: INDORE, State: MADHYA PRADESH, PIN: 452001. Cell: 9893131223	फोन /Phone:			
	ई-मेल /E-Mail: slibindore@gmail.com			

पॉलिसी: 07/01/2024 के 00:00 र midnight of 06/04/2024	प्ते 06/04/2024 की मध	प्य रात्रि तक प्रभावी /Policy Effecti	ve from 00:00 hours, on 07/01/2024 to		
प्रीमयिम/ Premium	₹ 53,114.00	कवर नोट संख्या और तथि ि Cover Note Number and Date	लागू नहीं/NA		
CGST	₹ 4,780.00		8800231226541027 Dt. 26/12/2023		
SGST/UTGST	₹ 4,780.00				
IGST	₹ 0.00	प्रस्ताव संख्या और तथि। Proposal			
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00	Number and Date			
पुनर्प्राप्ति योग्य स्टाम्प इ्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तथिि/Receipt Number and Date	321800812310004427 Dt. 27/12/2023		
कुल /Total Amount	₹ 62,674.00	पछिली पॉलिसी संख्या और समाप्ती तथि7 Previous Policy Number and Expiry Date	लागू नहीं/NA		
(Rupees Sixty Two Thousand Six	Hundred Seventy F	our Only.)			

Policy Type : Standard Number of Locations : 1

LocationAddress:

1)14 DIFFERENT LOCATIONS AS MENTIONED IN REMARKS,14 DIFFERENT LOCATIONS AS MENTIONED IN REMARKS,Indore,Indore,Madhya Pradesh,452001.

Occupancy Description:
Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein.

(Materials stored in Godowns and Silos)

संपत्ति का प्रकार Type of property	ब्लॉक में संपत्ति का विवरण Description of the property	बीमा राश Sum Insured				
Other Contents		80000000				
Total Sum Insured		80,000,000				
Total Sum Insured (in Words) (Rupees Eight Crore Only.)						

Cover Name	Sum Insured/Limit

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80000000

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email:customer.support@nic.co.in

 FINANCIER DETAILS

 Sr.No
 Type of Finance
 Name of Financier
 Address

 1
 Hypothecation
 HDFC BANK LTD.
 NA

Excess Clause as applicable for each and every Loss:

Standard Excess

Fire Basic Cover

1) 5% of claim amount subject to a minimum of INR 10,000/-

Excess Imposed (Higher):

Voluntary Deductible Opted (If a Voluntary Deductible (VD) is imposed and mentioned in the policy, then it should supersede the above mentioned deductible):

AOG Peril 0 Other Perils 0

In case of claim, standard excess or Imposed excess whichever is higher will be applicable.

In case of claim, standard excess or Imposed excess whichever is higher will be applicable.

Excess for Terrorism

- 1) Industrial Risk: 5% of claim amount subject to a minimum of INR 1,00,000/- and a maximum of INR 25,00,000/-
- 2) Non-Industrial Risk: 5% of claim amount subject to a minimum of INR 25,000/- and a maximum of INR 10,00,000/-

Debris Removal: Upto 2% of the claim amount for reasonable costs of removing debris from the site

खंडों, पृष्ठांकनों एवं वारंटी/ List of Clauses, Endorsements, Warranties

वविरण/Description

EARTHQUAKE DAMAGE, IMPACT DAMAGE; OMISSION TO INSURE; DESIGNATION OF PROPERTY, REINSTATEMENT VALUE AND AGREED BANK CLAUSE ATTACHED HERETO

Arbitration clause given in Point No 4 of Clause-J under the subject policy stands deleted as per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023

टप्पिणयों/ Remarks: NBLUS PLUS FLOATER POLICY COVERING BASIC COVER + EQ + STFI TERRORISM NOT OPTED BY THE INSURED

Soybean, Soybean Meal, Soybean Oil, Toor, Chana, Wheat, Masur, Urad, Dhaniya, Bardana Jute Bags, PP bags &/or Similar goods, whilst stored &/or lying in Godown

- 1. No cover for stocks stored in basement
- 2. Warranted that go downs/ risks in which stocks are stored to be of Class I construction.
- 3. CD Exclusion Clause, Cyber exclusion clause.
- 4 .Value at risk on inception of policy not to exceed 05 Cr.
- 5. Adequate number of Fire Extinguishers should be installed with valid AMC.
- 6. Electric wirings should be checked regularly and loose wiring if any is to be removed immediately.
- 7. Housekeeping of the premises should be proper. Floors must be kept clean and free of loose and/ or waste materials.
- 8. Activities not associated and/ or not related to the declared manufacturing activity should not be carried out.
- 9. It is warranted that the finished goods should be removed from the process area on a regular basis.
- 10. It is warranted that proper books of accounts like stock registers and other accounting records should be maintained and kept in a safe and secured place. Wherever there are multiple ownerships and/ or multiple occupancies there should be segregation and occupancy wise and occupant wise record to be maintained by the insured at a safe and secured place.
- 11. Warranted that all statutory licenses/ approvals are obtained from the appropriate authority and maintained at all times during the currency of the policy period.

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State Code: 23 , Madhya Pradesh			
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Mobile Number:	Care Toll Free Number: 1800 345 0330		
	ईमेल/		
	email:customer.support@nic.co.in		

AGREED BANK CLAUSE

ALL OTHER CLAUSE, EXCESS, WARRENTIES AS PER NBLUS PLUS POLICY

14 LOCATIONS ARE AS BELOW:-

- 1) Sumant Warehouse, Unit No.3,4,5, 6 B Block, 3 A & 4 A Block, Survey No. 331/1 And 332/1, Near BRG Industrial Park, Village Badia Keema, Nemawar Road, Indore
- 2) Radheshyam Warehouse And Infrastructure, 378/2/3, Khandelwal Compound, Udhyog Nagar, Palda, Indore
- 3) Khandelwal Agro Infrastructure, Nemawar Road, Opposite Jagdamba Cold Storage, Udhyog Nagar, Palda, Indore
- 4) IPF Warehouse, Gram- Badia Keema Near Renuka Mata Tekari, Nemawar Road, Dist. Indore
- 5) Preeti CFS, Survey No. 137/1A/1 at Ajivali Village, Old Mumbai-Pune NH-4, Panvel, Dist Raigad, Maharashtra
- 6) NAVKAR CORPORATION LTD. (NCL-3), Survey No. 89/93/95/97, Somathane Village, Kon-Savla Rd., Taluka-Panvel, Dist. Raigad, Maharashtra
- 7) Pal Warehousing, Godown No. 154, Bottle Compound, Opposite Gulshan Kata, Taloja Dharna Villagr, Dist. Raigad, Maharashtra
- 8) Honeycomb CFS, Mundra Ports & SEZ, Mundra, Gujarat
- 9) Transworld CFS, Office No. 3, Mundra Port, Mundra, Gujarat
- 10) Hind Terminals Private Ltd., Survey No. 76/1/1 and 77/1/1, Opp. Dhrub GIDC, Mundra Port Road, Dhrub, Way to Zarpara, Mundra, Gujarat
- 11) ICD, TIHI, Logistics Park, Agra-Mumbai National Highway, Village: Tihi, Teh: Mhow, Dist: Indore
- 12) ICD, Dhannad, Survey No. 981, Pithampur, Indore Airport road, Village Dhannad, Post Betma, Indore
- 13) R G Logistics, UNIT ONE Gut no 121, Hissa no 1/3, Survey no 119, Hissan no 1, Adivali Village Taluka Panvel Dist. Raigad 410208; UNIT TWO:- Survey No. 134/0, 135/1, 135/2, Village Adivali, Taluka Panvel, Raigad 410208; UNIT THREE: Shop No. 17 Survey No. 135/0, 135/1, 135/2, Adivali Village, Old Mumbra Pune Road, Ruby Compound, Raigad 410208; UNIT FOUR: Gut/Hissa No. 89/a, Village Adivali, Tol. Panvel, Dist Raigad 410206
- 14) Gangotri Cold Storage

Nemawar Road, Near Index Medical Collage, Village Khudel Indore 452016

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जिसकी गवाही में दिन/ माह /वर्ष को उपरोक्त उल्लेखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाईट https://nationalinsurance.nic.co.in पर उपलब्ध है, को एक अनुबंध के रुप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्त जिसके लिए यह विशिष्ट अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लेखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक के अस्वीकृति के मामले में, यह दस्तावेज स्वतः प्राथमिकता निरस्त हो जाएगी। /IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 27/December/2023. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website https://nationalinsurance.nic.co.in shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

(₹ 1.00)

इंश्योरेन्सइंडियालिमिटिड Ombudsman Details: Office of the Insurance Ombudsman,Janak Vihar Comp lex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202

Emai I: bimalokpal.bhopal@cioins.co.in

कृते नेशनल इन्श्योरेन्स कंपनी स्टांप इय्**लै**मिटिड/ For and on behalf of National Insurance Stamp Company Limited Duty:

अधिकृत हस्तात्क्षरकर्ता/ Authorized Signatory

Printed on 11/01/2024 by ID: 32180099, AID: 30122

Page no: 4

TAX INVOICE

Invoice Serial No: 30878F3PE0000252 Invoice Date: 27/12/2023

Details of Supplier:

National Insurance Company Limited.,

DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001

23, Madhya Pradesh State: GSTIN No: 23AAACN9967E1ZB

Details Of Receiver : MS VIMALA FOOD PRODUCTS
Address : 3 AGRAWAL NAGAR 301 B M TOWER SAPNA SANGEETA ROAD INDORE

City: INDORE, District: INDORE,

State: MADHYA PRADESH,

PIN: 452001.

Place Of Supply State : Madhya Pradesh

State Code: 23

GSTIN No: 23ADCPA0509R1ZU

सैक कोड/ SAC Code	सेवा का विवरण/ Descripti on of Service	कुल/Total(₹)	छूट/ Discou nt	टैक्स योग्य/ मूल्य/Taxable Value(₹)	सीजीएसटी की राशि		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/I GST		केरला बाढ़ उपकर/Kerala Flood Cess
					दर/Rate	राशा∕ि Amount(₹)	दर/Rate	राशि Amount(₹)	दर/Rate	राशा∕ि Amount(₹)	राशा⁄िAmount(₹)
997137	Other property insurance services	53,114	0%	53,114	9%	4,780	9%	4,780	0%	0	0
TOTAL		53,114		53,114		4,780		4,780		0	0

कुल इनवॉयस मूल्य (अंकों में)Total Invoice Value (In figures) :

कुल इनवॉयस मूल्य (शब्दों में)Total Invoice Value (In words) : रूपए/Rupees

Sixty Two Thousand Six Hundred Seventy Four

केवल/Only.

रविर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

E.&.O.E

कृते नेशनल इनुश्योरेन्स कंपनी लमिटिड/ For and on behalf of National Insurance Company Limited

अधिकृत हस्तात्क्षरकर्ता/ Authorized Signatory

