



New India Bharat Flexi Sookshma Udyam Suraksha UIN - IRDAN190RP0035V02202223

1. Insured's Details:

Insured Name	:	JAY JAGDAMBA TRADING COMPANY .	E-mail Id/Fax		bajrangcotex3115@gmail.com, /
Customer ID	:	PO99714757	PAN No.	••	
Address		NEW MONDHA, GANGAKHED, DIST. PARBHANI Gangakhed ,MAHARASHTRA, 431514	GSTIN/UIN.	:	27AFNPD0235Q1Z7 / NA
Phone No.					

2. Issuing Office Details:

Office Name	:	AURANGABAD DO-160400 (160400)
Office Code	:	160400
Address	:	AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	:	02402333572 / 02402333361
E-mail Id/Fax	:	nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

3. Policy Details:

Policy Number	:	16040011238700000990
Period of Insurance	:	From: 19/01/2024 12:00:01 AM To: 18/04/2024 11:59:59 PM
Date of Proposal	:	19-Jan-24
Prev. Policy no.	:	16050111238700000530
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	:	20,998
GST	:	3,780
Total (₹)	:	24,779
Receipt No. & Date	:	16040081230000014070 - 19/01/24

5. Policy Level Covers:

Risk Serial No		Occupancy Code	Occupancy Description
Sum Insured		₹ 40.000.000	
Risk Description		As per Block Details	
Location Address with Pin Code	:	As per Block Details	
Description of Property	:	As per Block Details	



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	Akshay Agro Warehouse No.2, Gut No. 61, Malewadi, Tq. Gangakhed, Dist. Parbhani431514	0	0	0	NM	0	0	0	4000000

Risk	Location Address with Pin Code	Type of Construction -	Type of Construction -	Type of Construction -
SI No.		Walls	Floor	Roof
1	Akshay Agro Warehouse No.2, Gut No. 61, Malewadi, Tq. Gangakhed, Dist. Parbhani 431514	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	:	0
2.	Furniture & Fixtures, Fittings and other equipment	:	0
3.	Plant & Machinery Sum Insured	:	0
4.	Other Contents Sum Insured	:	0
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	4,00,00,000
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	40,000,000

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

10. Hypo	10. Hypothecation Details :				
SI.No.	Name of the Financiers				
1	CENTRAL BANK OF INDIA BR. PARBHANI				

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

12. Subjectivities:

The insurance under this policy is subject to

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



Special Conditions				:	: On stock of Chana, Soyabean & all types pulses, seed, food grains stored at Akshay Agro Warehouse No.2, Gut No. 61, Malewadi, Tq. Gangakhed, Dist. Parbhani- 431514			
Warr anty Num ber	Secti on Code	Occu panc y 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 fibre and caddles are not stored at the insured premises				
Specia	Special Exclusion			:	NA			

14. Premium Details:

Premium Head Premium Amount (₹)

Net Premium under the policy 20.998 **GST** 3,780 Total premium including GST 24,779

Total premium including GST(In words) RUPEES TWENTY-FOUR THOUSAND SEVEN HUNDRED

SEVENTY-NINE ONLY

Premium and GST Details						
	Rate of Tax	Amount in INR				
Premium		₹ 20,998				
SGST	9	1890				
CGST	9	1890				
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 19th day of January, 2024.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 19/01/2024

Duly Constituted Attorney(s)

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 : 16040023E0022755

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C

Policy No.: 16040011238700000990Document generated by 40073 at 19/01/2024 15:31:36 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 webs http://newindia.co.in.

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

