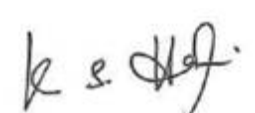


In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 GSTIN: 27AABCC6633K1ZJ		GST Invoice No.: 2454000756180000 DATE: 12/02/2024 PAN: Not Applicable SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services	
Policy No	2454/00075618/000/00	Name of Insured	Shri Venkatesh Home Appliances Pvt Ltd
Address of Assured	GUT NO 48 AND 49, PLOT NO 21 TO 23, RATNA INDUSTRIAL ESTATE, CHITEGAON PAITHAN ROAD, CHHATRAPATI SAMBHAJINAGAR, BIDKINGAON S.O, AURANGABAD, MAHARASHTRA, 431105, INDIA GST NO : 27ABDCS8342J1ZZ	Date of Journey / Expected Date of Journey	On or after 12/02/2024
Aadhar No.	Not Applicable	PAN No.	ABDCS8342J
Subject Matter Insured	Air Conditioners and Chillers WATER VALVE HS: 8481804090 and ACTUATOR HS: 9032100000	Packing	Air Conditioners and Chillers : Standard and Customary
Commodity Age	Air Conditioners and Chillers : New		
Invoice No & Date	TEINV20240101A & 01/01/2024	Quantity	AS PER INVOICE
Transit From	SHANGHAI, CHINA	Transit To	CHITEGAON,TQ,PAITHAN, DIST. CHHATRAPATI SAMBHAJINAGAR
Load Port and Country of Load Port	China, People'S Republic Of, Shanghai, Jiangsu	Unload Port and Country of Unload Port	India, Republic Of, Nhava Sheva
Sum Insured (Cargo)	USD 8,501	Exchange Rate	USD 1 = INR 83.15
Duty Sum Insured	INR500	Net Premium	INR 1,412.00
IGST (18%)	INR 0	Kerala Cess(0%)	INR 0
Mode of Transit / Conveyance	Sea and Road/Rail	Basis of valuation	FOB +10%
No of Container	Not Applicable	Container Serial No	Not Applicable
LC No.& Date	Not Applicable	LC Condition / Other Information	Not Applicable
Others	INR.		

Terms & Conditions			
Clauses	<ol style="list-style-type: none"> <li>Institute Cargo Clauses (A) 1.1.2009</li> <li>Institute War Clauses (Cargo) 1.1.2009</li> <li>Institute Strikes Clauses (Cargo) 1.1.2009</li> <li>Cargo ISM Endorsement (JC98/019)</li> <li>Institute Classification Clause 01/01/2001 (Revised)</li> <li>Institute Radioactive Contamination, Chemical, Biological, Biochemical And Electromagnetic Weapons Exclusion Clause 10.11.2003</li> <li>Private Carrier Limitation of Liability (Inland Transit) Clause</li> <li>Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09)</li> <li>Important Notice Clause</li> <li>Sanction Limitation and Exclusion Clause LMA 3100 (Amended)</li> <li>JELC Communicable Disease Exclusion (JC 2020-011)</li> <li>Joint Excess Loss Cyber Losses Clause (X2020-007)</li> <li>Cargo Termination of Storage and Transit clause (Amended)</li> <li>War and Associated Perils, Losses Caused by Conflict - Limited Exclusion For Russia, Ukraine, Belarus and The Consequences Of Ongoing Conflict</li> <li>Five Powers War Exclusion Clause</li> <li>Voyage Condition Clause</li> <li>Institute Replacement Clause 1.1.1934</li> <li>Strikes Riots and Civil Commotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010</li> <li>Inland Transit (Rail / Road / Air) Clause - (All Risks)-2010</li> </ol>	Warranties	<ol style="list-style-type: none"> <li>Warranted The Load Carried By The Subject Carrying Vehicle Is Within The Permissible Carrying Capacity As Per Section 113, Subsection 3 Of MV Act 1988, As Per Notification S.O.3467(E) Dated 16.07.18, And Amendments Thereof. It Is Further Agreed That This This Warranty Shall Be Applicable Only Where Overloading Is The Proximate Cause Resulting In Loss Of Or Damage To Insured Cargo.</li> <li>Warranted that cargo is containerized and shipped in Liner Vessels during sea voyage.</li> <li>Warranted coverage is subject to insurable interest as per Incoterms and Sales Contract, Voyage conditions and Sanction Clause.</li> <li>Warranted Age Of The Vessel Not To Exceed 25 Years.</li> <li>Notwithstanding anything mentioned to the contrary in this policy, it is hereby Warranted that War &amp; Strikes cover (as provided in Institute War Clauses (Cargo) CL.385 (1.1.2009) / Institute Strikes Clauses (Cargo) CL.386 (1.1.2009)) in respect of transits to or from Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates shall be excluded from scope of cover under this policy. Coverage for War &amp; Strikes for shipment(s) to or from these countries may be provided subject to prior approval from Insurer at additional premium rate of 0.025% + GST.</li> </ol>
Exclusions	<ol style="list-style-type: none"> <li>Excluding Mechanical, Electrical &amp; Electronic Derangement Unless Caused By The Perils Insured Under Institute Cargo Clauses- B-1/1/2009.</li> <li>Excluding Rusting, Oxidation And Discoloration Unless Caused By The Perils Insured Under Institute Cargo Clauses - B- 1/1/2009.</li> <li>Excluding Scratching, Denting &amp; Chipping Unless Caused By Perils Covered Under Institute Cargo Clauses-B-1.1.2009.</li> </ol>	Other terms & conditions	
Survey Agent	Wilson Surveyors & Adjusters Pvt Ltd, as agents of W K Webster - Singapore 56/43, Osborne Road 2nd Cross,,Kodandrama Layout,,BANGALORE 560042,India +91 80 25564 996   25363 173 +91 80 255 64 996 bangalore@wilsur.com	Settling Agent	Cholamandalam MS General Insurance Company Ltd 2nd Floor, No 2, N.S.C Bose Road, Tamil Nadu - 600001
Consignee name and Address	The list of Ombudsman details are available on our website www.cholainsurance.com		
Policy Issuing Office	AURANGABAD BRANCH OFFICE	Client Code	QINSADP2454000023493
Receipt No	PINSADP2454000016520	Receipt Date	12/02/2024
Specified Person Name	Not Applicable	SP Certificate No	Not Applicable
Consolidated Stamp Duty Paid Vide G.O. Rt No.88, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 28/02/2023.			
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 Date : 12/02/2024		For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED	
			
Authorised Signatory			
Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India CIN: U66030TN2001PLC047977   IRDAI Reg. No. 123			

# Schedule - Marine Cargo Specific Voyage Policy - Import [UIN:IRDAN123RP0063V01200203]

## ANNEXURE TO SCHEDULE

### CLAUSES WORDINGS

- Institute Cargo Clauses (A) 1.1.2009 As Attached
- Institute War Clauses (Cargo) 1.1.2009 As Attached
- Institute Strikes Clauses (Cargo) 1.1.2009 As Attached
- Cargo ISM Endorsement (Jc98/019) Applicable To Shipments On Board Ro-Ro Passenger Ferries. Applicable With Effect From 1st July 1998 To Shipments On Board: 1) Passenger Vessels Transporting More Than 12 Passengers And 2) Oil Tankers, Chemical Tankers, Gas Carriers, Bulk Carriers And Cargo High Speed Craft Of 500 Gt. Or More. Applicable With Effect From 1st July 2002 To Shipments On Board All Other Cargo Ships And Mobile Offshore Drilling Units Of 500 Gt Or More. In No Case Shall This Insurance Cover Loss, Damage Or Expense Where The Subject Matter Insured Is Carried By A Vessel That Is Not Ism Code Certified Or Whose Owners Or Operators Do Not Hold An Ism Code Document Of Compliance When, At Time Of Loading Of The Subject Matter Insured On Board The Vessel, The Assured Were Aware Or In The Ordinary Course Of Business Should Have Been Aware Either: I) That Such Vessel Was Not Certified In Accordance With The Ism Code. Or Ii) That A Current Document Of Compliance Was Not Held By Her Owners Or Operators As Required Under The Solas Convention 1974 As Amended. The Exclusion Shall Not Apply Where This Insurance Has Been Assigned To The Party Claiming Hereunder Who Has Bought Or Agreed To Buy The Subject Matter Insured In Good Faith Under A Binding Contract. Cargo Ism Forwarding Charges Clause (For Use Only With Jcc Cargo ISM Endorsement Jc98/019) In Consideration Of An Additional Premium To Be Agreed, This Insurance Is Extended To Reimburse The Assured, Up To The Limit Of The Sum Insured For The Voyage, For Any Extra Charges Properly And Reasonably Incurred In Unloading, Storing And Forwarding The Subject Matter To The Destination To Which It Is Insured Hereunder Following Release Of Cargo From A Vessel Arrested Or Detained At/ Or Diverted To Any Other Port Or Place (Other Than The Intended Port Of Destination) Where The Voyage Is Terminated Due To Either: I) Such Vessel Not Being Certified In Accordance With The Ism Code Or Ii) A Current Document Of Compliance Not Being Held By Her Owners Or Operators. As Required Under The Solas Convention 1974 As Amended. This Clause, Which Does Not Apply To General Average Or Salvage Or Salvage Charges, Is Subject To All Other Terms, Conditions In The Policy And To Jcc Cargo ISM Endorsement Jc98/019.
- QUALIFYING VESSELS - 1). This insurance and the marine transit rates as agreed in the policy or open cover apply only to cargoes and/or interests carried by mechanically self propelled vessels of steel construction classed with a Classification Society which is: 1.1 a Member or Associate Member of the International Association of Classification Societies (IACS\*), or 1.2. a National Flag Society as defined in Clause 4 below, but only where the vessel is engaged exclusively in the coastal trading of that nation (including trading on an inter island route within an archipelago of which that nation forms a part). Cargoes and/or interests carried by vessels not classed as above must be notified promptly to underwriters for rates and conditions to be agreed. Should a loss occur prior to such agreement being obtained cover may be provided but only if cover would have been available at a reasonable market rate on reasonable commercial market terms. AGE LIMITATION - 2). Cargoes and/or interests carried by Qualifying Vessels (as defined above) which exceed the following age limits will be insured on the policy or open cover conditions subject to an additional premium to be agreed. Bulk or combination carriers over 10 years of age or other vessels over 15 years of age unless they: 2.1. have been used for the carriage of general cargo on an established and regular pattern of trading between a range of specific ports, and do not exceed 25 years of age, or 2.2. were constructed as containerhips, vehicle carriers or double skin open hatch gantry crane vessels (OHGCs) and have been continuously used as such on an established and regular pattern of trading between a range of specified ports, and do not exceed 30 years of age. For Bulk carriers, the below additional overage premium structure is to be incorporated along with Institute Classification Clause 2001. For Vessel age: Below 15 years - No Additional Premium 15 - 20 years - At the discretion of the Cedant 20 - 25 years - minimum 0.01% 25 - 30 year - minimum 0.02% More than 30 years - to be referred to GIC. All Additional Rates to apply on full shipment value. Rates to apply over and above Base rates/cargo rate. CRAFT CLAUSE - 3). The requirements of this Clause do not apply to any craft used to load or unload the vessel within the port area. NATIONAL FLAG SOCIETY - 4). A National Flag Society is a Classification Society which is domiciled in the same country as the owner of the vessel in question which must also operate under the flag of that country. PROMPT NOTICE - 5). Where this insurance requires the assured to give prompt notice to the Underwriters, the right to cover is dependent upon compliance with that obligation. LAW AND PRACTICE - 6). This insurance is subject to Indian law and practice. CL 354
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusion Clause This Clause Shall Be Paramount And Shall Override Anything Contained In This Insurance Inconsistent Therewith 1. In No Case Shall This Insurance Cover Loss Damage Liability Or Expense Directly Or Indirectly Caused By Or Contributed To By Or Arising From 1.1 Ionising Radiations From Or Contamination By Radioactivity From Any Nuclear Fuel Or From Any Nuclear Waste Or From The Combustion Of Nuclear Fuel 1.2 The Radioactive, Toxic, Explosive Or Other Hazardous Or Contaminating Properties Of Any Nuclear Installation, Reactor Or Other Nuclear Assembly Or Nuclear Component Thereof 1.3 Any Weapon Or Device Employing Atomic Or Nuclear Fission And/Or Fusion Or Other Like Reaction Or Radioactive Force Or Matter 1.4 The Radioactive, Toxic, Explosive Or Other Hazardous Or Contaminating Properties Of Any Radioactive Matter. The Exclusion In This Sub-Clause Does Not Extend To Radioactive Isotopes, Other Than Nuclear Fuel, When Such Isotopes Are Being Prepared, Carried, Stored, Or Used For Commercial, Agricultural, Medical, Scientific Or Other Similar Peaceful Purposes 1.5 Any Chemical, Biological, Bio-Chemical, Or Electromagnetic Weapon
- PRIVATE CARRIER LIMITATION OF LIABILITY (INLAND TRANSIT) CLAUSE The liability of the Company shall be limited to 75% of the assessed loss where the Consignment Note is issued limiting the liability of the carriers in any respect by Special Contract duly signed by the Consignor, Consignee or by their Authorised Representative, Agents or where the Consignment Note is issued by a Private Carrier or Freight Broker. This warranty would not apply where loss or damage has occurred whilst the goods are not in the custody of the carriers.
- Cargo Termination Of Transit Clause (Terrorism) This Clause Shall Be Paramount And Shall Override Anything Contained In This Insurance Inconsistent Therewith. 1. Notwithstanding Any Provision To The Contrary In This Policy Or The Clauses Referred To Therein, It Is Agreed That In So Far As This Policy Covers Loss Of Or Damage To The Subject Matter Insured Caused By Any Terrorist Or Any Person Acting From A Political Motive, Such Cover Is Conditional Upon The Subject Matter Insured Being In The Ordinary Course Of Transit And, In Any Event, Shall Terminate Either: 1.1 As Per The Transit Clauses Contained Within The Policy. Or 1.2 On Delivery To The Consignees Or Other Final Warehouse Or Place Of Storage At The Destination Named Herein, On Delivery To Any Other Warehouse Or Place Of Storage, Whether Prior To Or At The Destination Named Herein, Which The Assured Elect To Use Either For Storage Other Than In The Ordinary Course Of Transit Or For Allocation Of Distribution, Or 1.4 In The Respect Of Marine Transits, On The Expiry Of 60 Days After Completion Of Discharge Overseide Of The Goods Hereby Insured From The Overseas Vessel At The Final Port Of Discharge. 1.5 In Respect Of Air Transits, On The Expiry Of 30 Days After Unloading The Subject Matter Insured From The Aircraft At The Final Place Of Discharge. Whichever Shall First Occur 2. If This Policy Or The Clauses Referred To Therein Specifically Provide Cover For Inland Or Other Further Transits Following On From Storage, Cover Will Reattach, And Continues During The Ordinary Course Of That Transit Terminating Again In Accordance With Clause 1.
- IMPORTANT NOTICE CLAUSE PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required: To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to cause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification. To apply immediately for survey by Carriers or other Bailees Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery. To take examined delivery from the carriers of packages which are outwardly damaged or appear to have been tampered with and obtain a Damage and / or Shortage Certificate from them. If any package appears to be deficient in weight, to take weight / examined delivery from the carriers and appropriate certificates To issue notices of claims against carriers, bailees or third parties by Registered Post with Acknowledgement due card. NOTE - The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge. INSTRUCTIONS FOR SURVEY In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to and a Survey Report obtained from the company's representative at port of discharge or destination or if there be no representative of the company the nearest Lloyds Agent. DOCUMENTATION OF CLAIMS To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable:- 1. Original policy or certificate of insurance. 2. Original or copy shipping invoices and Packing List and / or weightment notes. 3. Original Bill of Lading and/or other contract of carriage. 4. Survey report and other documentary evidence ( Damage / Non-Delivery Certificate ) to show the extent of the loss or damage. 5. Landing remarks and weightment notes at final destination. 6. Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage along with copies of Notice of claim on the Carriers / Third Parties and Receipted A/D Card / Postal Registration Receipt.
- No (Re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Switzerland.
- Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where: 2.1. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and 2.2. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and 2.3. The disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.
- 1). Notwithstanding any other term of this Contract save for Clause 2 below, in no case shall this Contract cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from the use or operation of an Information Technology Device as a means for inflicting harm. 2). Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1 shall not exclude losses which would otherwise be covered arising from the use of any Information Technology Device in the launch and/or guidance system and/or firing mechanism of any weapon or missile. 3). Where the use or operation of an Information Technology Device was not used as a means of inflicting harm, any ensuing loss, damage, liability or expense shall be excluded unless a physical peril named in the Information Technology Hazards Clause within JELC CL432 (16/10/2017) was also a significant cause of a loss. In such case this Contract shall cover the loss, damage, liability or expense in accordance with but only to the extent provided for in that Clause, whether that Clause forms part of this Contract or not. 4). For the purposes of this clause, an Information Technology Device shall mean any computer system, hardware, software, programme, code, data, process, virus, information repository, microchip, integrated circuit or similar device in or connected with computer equipment or non-computer equipment, whether the property of a direct insured or not.
- (For warehousing and/ or storage risks insured in the ordinary cause of transit) - This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. - 1. Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject matter insured whilst being warehoused and /or stored, this cover is conditional upon such warehousing and/or storage being in the ordinary course of transit and, in any event, SHALL TERMINATE EITHER:- ~ 1.1 As per the transit clauses contained within the Policy, ~ Or ~ 1.2 on delivery to the Consignees or other final warehouse or place of storage at the destination named, ~ 1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other in the ordinary course of transit or for allocation or distribution, ~ Or ~ 1.4 in the respect of marine transits, on the expiry of 60 days (Duration Clause) plus 60 days after completion of discharge over side of the goods hereby insured from the overseas vessel at the final port of discharge, ~ 1.5 in respect of air transits, on the expiry of 30 days (Duration Clause) plus 60 days after unloading the subject matter insured from the aircraft at the final airport of discharge, ~ 1.6 in respect of inland transits by road only, on expiry of 7 days (Duration Clause) plus 60 days after the date of arrival of the subject matter at the destination town named in the policy, ~ 1.7 in respect of rail/road transits, on expiry of 7 days (Duration Clause) plus 60 days after arrival of the railway wagon at the final destination railway station, ~ 1.8 in respect of inland transits by air only, on the expiry of 7 days (Duration Clause) plus 60 days after unloading the subject matter insured at the final airport of discharge, ~ Whichever shall first occur. ~ 2. If this Contract or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with Clause 1 above. - The cover afforded under the extended period as agreed in this Cargo Termination of Storage in Transit Clause (Amended) endorsement shall be subject to the terms and conditions of the current London Institute Clauses EXCLUDING Terrorism OR Strikes Riots and Civil Commotions Clause EXCLUDING Terrorism.
- Notwithstanding anything to the contrary in this agreement (including but not limited to any provision expressed to be paramount and/or applying in relation to geographical scope, coverage of war and associated perils, obligations to provide cover as original or to follow the fortunes), this reinsurance does not cover war and associated perils, strikes, riots, civil commotion, terrorism, confiscation or expropriation for cargo, vessels or craft shipping to, from, through, via or calling at or into Russia, Ukraine or Belarus and their territories, including the airspace, inland and territorial waters claimed by those countries. Coverage for other perils in these areas is provided subject to all other treaty terms including paragraph 4 of this clause and to applicable sanctions. - The exclusion at paragraph 1 above shall remain in force regarding and for as long as any area to which it applies meets the following criteria: - For Cargo risks A). Risk scale rating of very high or worse for cargo or cargo-related classes on the most recent version of the JCC Cargo watch list. - For Hull risks B) Being specified in the most recent version of the List of Areas of Perceived Enhanced Risk (also known as listed areas) published in London by the Joint War Committee. - In each case, the most recent version of the lists referred to in paragraphs 2a) and b) shall be judged at the date and time of inception, amendment, extension or variation of the underlying policy. - Furthermore, in no case will this reinsurance cover losses directly caused by the conflict between Russia and the Ukraine or any escalation thereof. Page 2 of 4
- Notwithstanding any provision to the contrary within this Contract or any endorsement thereto, this contract excludes any loss, damage, liability or expense arising from the outbreak of war (whether there be a declaration of war or not) between any of the following: United Kingdom, United States of America, France, the Russian Federation, the Peoples Republic of China.
- VOYAGE CONDITIONS: EXCLUDING shipments to/through/from Afghanistan, Cuba, Iran, Iraq, North Korea, Sudan, Somalia, Syria, Yemen and Indian Government prohibited countries &/or Sanctioned Countries, unless agreed by underwriters prior to shipment. -Rail/road Export shipments to Myanmar, Nepal, Bhutan, Pakistan, Bangladesh, coverage shall be restricted to transshipment point at Indian border; in case of Imports coverage shall attach from Indian border. (no coverage inland leg of such countries, unless specifically agreed by underwriter prior to

## **Schedule - Marine Cargo Specific Voyage Policy - Import** **[UIN:IRDAN123RP0063V01200203]**

shipment). ~In respect of Export shipments to countries in the African Continent/ Myanmar/ Sri Lanka/ Bangladesh or Pakistan coverage shall cease on completion of discharge from Liner Vessel at discharge port (any deviation to be specifically agreed by the Underwriter prior to shipment).

17. 1/1/34 INSTITUTE REPLACEMENT CLAUSE In the event of loss of or damage to any part or parts of an insured machine caused by a peril covered by the Policy the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine. AHM 6/90 CL 161 Copyright The Institute of London Underwriters

18. Strikes Riots and Civil Commotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010~ ~ RISKS COVERED~ Risk Clause~ 1. Subject otherwise to the terms, conditions and warranties of the Policy on goods against transit risks, this Insurance covers, except as provided in Clause 2 below, loss of or damage to the subject-matter insured caused by: ~ 1.1 strikers, Locked-out workmen, or persons taking part in labour disturbances riots or civil commotions, ~ 1.2 any act/s of terrorism being an act/s of any person/s acting on behalf of, or in connection with, any organisation/s which carries/carry out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted~ 1.3 caused by any person/s acting from a political, ideological or religious motive. ~ 1.4 caused by the intervention of government authorities (for e.g. Armed & Paramilitary forces, Police force, Fire brigade, etc.) in connection with curbing and stopping what are covered by Clauses 1.1 to 1.3 above; ~ ~ EXCLUSIONS~ 2. General Exclusions clause~ In no case shall this insurance cover: ~ 2.1 loss or damage or expense proximately caused by delay, inherent vice or nature of the subjectmatter insured~ 2.2 loss damage or expense proximately caused by the absence, shortage or withholding of labour of any description whatsoever during any strike, lock-out, labour disturbances riot or civil commotion~ 2.3 any claim for expenses arising from delay or other consequential or indirect loss or damage of any kind~ 2.4 loss or damage or expense caused by hostilities, warlike operations, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power. ~ ~ LAW AND PRACTICE~ This insurance is subject to Indian law & practice. ~

19. Inland Transit (Rail /Road / Air) Clause - (All Risks)-2010 As Attached.

## Schedule - Marine Cargo Specific Voyage Policy - Import [UIN:IRDAN123RP0063V01200203]

### Mechanism for Grievance Redressal

As an esteemed customer of our company, you can contact us to register complaint/grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact details of our office are given below for your reference.

#### (A) Cholamandalam MS General Insurance Company's customer services helpline numbers:

Address: H.O: Dare House 2nd floor, No 2 N.S.C. Bose road, Chennai 600001.  
Toll free: 1800 208 5544  
SMS: "CHOLA" to 56677\* (premium SMS charges apply)  
E-MAIL: customercare@cholams.murugappa.com  
WEBSITE: www.cholainsurance.com

if you have not received any reply from us within one month from the date of the lodgement of complaint or if you are not satisfied with the reply of the company, you can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction
1	AHMEDABAD	<b>Office of the Insurance Ombudsman</b> 2nd floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014, ph(0) 079-27546150, 27546139 Fax: 079-27546172 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
2	BHOPAL	<b>Office of the Insurance Ombudsman</b> 1st floor, 117, Zone- Above D.M. Motors Pvt.Ltd. Maharana Pratap Nagar, Chhattisgarh BHOPAL-462 0110 Ph(0): 0755-2769200, 2769202, 2769201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh and Chhattisgarh
3	BHUBANESHWAR	<b>Office of the Insurance Ombudsman</b> 62 Forest Park BHUBANESHWAR-751009 Ph(0): 0674-2535220, 2533798 FAX: 0674-2531607 Email: ioobbsr@dataone.in 2769201 Fax: 0755-2769203 Email: ioobbsr@dataone.in	Orissa
4	CHANDIGARH	<b>Office of the Insurance Ombudsman</b> S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, sector 17-D, CHANDIGARH-160017 (0) 0172-2706196, 2705861 EPBX: 0172-2706468 FAX: 0172-2708274 Email: ombchd@yahoo.co.in	Punjab, Haryana Himachal Pradesh Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	<b>Office of the Insurance Ombudsman</b> fatima akthar court, 4th floor, No 453 (old no 312), Anna salai, Teynampet, CHENNAI-600 018. (0) 044-24333678, 24333668 FAX: 044-24333664 Email: insombud@md4.vsnl.net.in	Tamilnadu, UT-Pondichery town, and karaikal (which are part of Ut of Pondichery)
6	DELHI	<b>Office of the Insurance Ombudsman</b> 2/2 A, 1st floor, universal Insurance Bldg, Asaf ali Road New Delhi-110 002 (0) 011-23239611, 23237539, 23237532 Fax: 011-23230858 Email: iobdelraj@rediffmail.com	Delhi & Rajasthan
7	GUWAHATI	<b>Office of the Insurance Ombudsman</b> Aquaris, Bhaskar Nagar, R.G Baruah Rd, GUWAHATI-781 021 (0) 0361-2413525, EPBX: 0361-2415430 Arunachal pradesh, Fax: 0361-2414051 Email: omb_ghy@sify.com	Assam, Meghalaya, Manipur Mizoram, Arunachal pradesh, Nagaland, Tripura.
8	Hyderabad	<b>Office of the Insurance Ombudsman</b> 6-2-46, 1st floor, Main Court Palace, Opp. saleem Function Palace A.C Guards, Lakdi-ka-pool, HYDERABAD-500 004. (0) 040-23325325, 23312122, 65504123 Fax: 040-23376599 Email: hyd2_insombud@sancharnet.in	Andhra pradesh, Karnataka & UT of yaram - a part of the UT of Pondichery.
9	KOCHI	<b>Office of the Insurance Ombudsman</b> 2nd floor, CC 27/2603 pulinat Building Opp, Cochin Shipyard, M.G Road, ERNAKULAM-682 015 (0) 0484-2358734, 2359338, 2358759 Fax: 0484-2359336 Email: ombudsmankochi@yahoo.co.in	kerala, UT of (a) Lakshadweep (b) Mahe - a part of UT of Pondichery

**Schedule - Marine Cargo Specific Voyage Policy - Import**  
**[UIN:IRDAN123RP0063V01200203]**

Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction
10	KOLKATA	<b>Office of the Insurance Ombudsman</b> North British Building, 29, N.S. Road, 3rd Floor, KOLKATA - 700 001, (0)033-22134869, 22134867, 22134866 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal, Bihar Jharkhand and UT of Andaman & Nikobar Islands, Sikkim
11	LUCKNOW	<b>Office of the Insurance Ombudsman</b> Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore 2, Hazartganj, LUCKNOW - 226 001 (0)0522-2201188, 223130, 2231331 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
12	MUMBAI	<b>Office of the Insurance Ombudsman</b> 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz(W) MUMBAI - 400 054 022-26106928, 26106360 EPBX: 022-6106889 FAX: 022-26106052 Email: ombudsman@vsnl.net	Maharashtra, Goa

1. Whether tax is payable under reverse charge basis – No.

2. 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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.