पॉलिसी अनुसूची/ Policy Schedule - National Bharat Laghu Udayam Suraksha



Policy Number: 321800112310000289	व्यवसाय स्त्रोत / Business Source: 910275			
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ Office Code: 321800 कार्यालय पता/ Office Address: DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001. State Code: 23, Madhya Pradesh GSTIV: 23AAACN9967E1ZB	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91027500000001 नाम/Name: JAINUINE INSURANCE BROKERS PVT LTD - INDORE Contact Number: 9893131223 सह दलाल कोड / Co Broker Code:			
Contact Number: 7272 250074 Mobile Number:	कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330 ईमेल/ email:customer.support@nic.co.in			

ग्राहक का नाम /Customer Name: MS PAHALWAN COLD STORAGE	ग्राहक आईडी /Customer ID: 9557025153	पैन /PAN: AJLPM1663K	
पता/ Address: PLOT NO 32 KHASHRA NO 285 VILL SATAJANA TH SANAWAD KHARGONE , City: SANAWAD, District: NIMAR - WEST, State: MADHYA PRADESH, PIN: 451111. Cell: 9893131223	फोन /Phone:		
	ई-मेल /E-Mail: slibindore@gmail.c	om	

प्रीमयिम/ Premium	₹ 1,91,304.00	कवर नोट संख्या और तथि 7 Cover Note Number and Date	लागू नहीं/NA		
CGST	₹ 17,217.00				
SGST/UTGST	₹ 17,217.00				
IGST	₹ 0.00	प्रस्ताव संख्या और तथि। Proposal	8800240123680052 Dt. 23/01/2024		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00	Number and Date			
नर्प्राप्ति योग्य स्टाम्प इ्यूटी Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तथिि Receipt Number and Date	321800812310005052 Dt. 29/01/2024		
कुल / Total Amount ₹ 2,25,738.00		पछिली पॉलिसी संख्या और समाप्ती तथि7ि Previous Policy Number and Expiry Date	लागू नहीं/NA		

Policy Type : Standard Number of Locations : 1

LocationAddress:

1)PLOT NO 32 KHASRA NO 285 VILL SATAJANA TH SANAWAD,khargone,Khargone,Nimar - West,Madhya Pradesh,451001.

Occupancy Code:
4007

Occupancy Description:
Cold Storage premises

संपत्ति का प्रकार Type of property	ब्लॉक में संपत्ति का विवरण Description of the property	बीमा राश िsum Insured			
Stocks in process	ON STOCK OF DRY CHILLY,BENGALGRAM KABLI, ALL TYPE F VEGETABLES ,FRUITS, KIRANA ITEMS AND OTHER GOODS THE STOCK HELD ON TRUST ALSO COVERED	180000000			
Total Sum Insured		180,000,000			
Total Sum Insured (in Words) (Rupees Eighteen Crore Only.)					

Cover Name	Sum Insured/Limit

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email:customer.support@nic.co.in

Fire Basic Cover

180000000

 FINANCIER DETAILS

 Sr.No
 Type of Finance
 Name of Financier
 Address

 1
 Hypothecation
 HDFC BANK LTD.,
 INDORE

Excess Clause as applicable for each and every Loss:

Standard Excess

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: COVERAGE - BASIC + EQ + STFI + DOS(DUE TO POWER FAILURE OF STOCK)

Subject to:

- 1. No cover for stocks stored in basement and open.
- 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.

All other terms, conditions, exclusions and excess as per NBSUS policy, available at company¿s official website

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जिसकी गवाही में दिनि/ 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 29/January/2024. 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)

इंश्योरेन्सइंडयालिमिटिड 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

TAX INVOICE

Invoice Serial No: 30878F3PE0000289 Invoice Date: 29/01/2024

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 PAHALWAN COLD STORAGE
Address : PLOT NO 32 KHASHRA NO 285 VILL SATAJANA TH SANAWAD KHARGONE

City: SANAWAD, District: NIMAR - WEST, State: MADHYA PRADESH,

PIN: 451111.

Place Of Supply State: Madhya Pradesh

State Code: 23 GSTIN No: NA

सैक कोड/ SAC Code	सेवा का वविरण/ Descripti	विरण/ scripti n of	کرد،	टैक्स योग्य/ मूल्य/Taxable Value(र)	सीजीएसटी की राशि CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/I GST		केरला बाढ़ उपकर/Kerala Flood Cess
	on of Service				दर/Rate	राशा∕ि Amount(₹)	दर/Rate	राशि Amount(₹)	दर/Rate	राशा∕ि Amount(₹)	राशा⁄िAmount(₹)
997137	Other property insurance services	1,91,304	0%	1,91,304	9%	17,217	9%	17,217	0%	0	0
TOTAL		1,91,304		1,91,304		17,217		17,217		0	0

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

₹ 2,25,738

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

Two Lakh Twenty Five Thousand Seven Hundred Thirty Eight

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

