पॉलिसी अनुसूची/ Policy Schedule - National Bharat Sookshma Udayam Suraksha



Policy Number: 321800112310000286	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,, - 455001.	सह दलाल कोड / Co Broker Code:
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: M/S SAIKRUPA COTGIN PVT LTD	ग्राहक आईडी /Customer ID: 9702011740	ਧੈਜ /PAN: AAMCS9750N	
पता/ Address: S NO 551 & 55/2,58 NEELAPUR RD AT POST	फोन /Phone:		
BHALAR TALUKA WANI DIST YAWATMAL MH, City: YAVATMAL - DISTRICT OTHERS, District: YAVATMAL, State: MAHARASHTRA, PIN: 445304. Cell: 9893131223	ई-मेल /E-Mail: slibindore@gmail.co	om	

idnight of 24/04/2024					
प्रीमयिम/ Premium	₹ 30,000.00	कवर नोट संख्या और तथि 7 Cover Note Number and Date	लागू नहीं/NA		
CGST	₹ 0.00				
SGST/UTGST	₹ 0.00	. , , , , , , , , , , , , , , , , , , ,			
IGST	₹ 5,400.00	प्रस्ताव संख्या और तथि। Proposal	8800240125694979 Dt. 25/01/2024		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00	Number and Date			
नर्प्राप्ति योग्य स्टाम्प इयूटी Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तथि/िReceipt Number and Date	321800812310005033 Dt. 26/01/2024		
कुल /Total Amount	₹ 35,401.00	पछिली पॉलिसी संख्या और समाप्ती तथि7ि Previous Policy Number and Expiry Date	लागू नहीं/NA		

Policy Type : Standard Number of Locations : 1

LocationAddress:

1)S NO. 55/1 & 55/2 58 NEELAPUR ROAD AT & POST BHALAR, TALUKA WANI DIST YAVATMAL, Yavatmal - District Others, Yavatmal, Maharashtra, 445304.

Occupancy Code: 2063	Occupancy Description: Cotton Gin and Press Houses
2003	Cotton Gir and 1 1035 Flouses

संपत्ति का प्रकार Type of property	ब्लॉक में संपत्ति का विवरण Description of the property	बीमा राश Sum Insured
Stock in process	ALL TYPE OF STOCK IN PROCESS	3000000
Other Contents	On stock of raw cotton in Loose &/or in Heaps in Open Compound & Stock of Lint, Bondri, Cotton Seeds, Oil, Oil Cake, Cotton F P Bales, & Packing Material, Tarpaulin & Such other Goods Pertaining to Insured¿s Trade whilst Stored &/or Lying any Where in Compound	27000000

Printed on 15/02/2024 by ID: 32180099, AID: 71991

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Total Sum Insured (in Words) (Rupees Three Crore Only.)

30,000,000

Cover Name	Sum Insured/Limit
Fire Basic Cover	30000000

FINANCIER DETAILS							
Sr.No	Type of Finance	Name of Financier	Address				
1	Hypothecation	UNION BANK OF INDIA	WANI (MH)				

Excess Clause as applicable for each and every Loss:

Standard Excess

INR 5000 for each and every loss.

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.

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:** Warranties for Raw Kappas and Fully Pressed cotton Bales

- 1.Warranted that hydrants should be available within 50 ft of godowns or sheds used for storing cotton or kappas. A sufficient quantity of water shall always be kept in the tank connected with the hydrant service and at least eight men trained in the operation of fire fighting appliances shall be available on the premises round the clock. Must ensure that One Chemical extinguisher and six fire buckets for each 3000 sq. ft floor area are made available.
- 2. Warranted that No accumulation of large stock at one place is allowed. There should be a gap of 20 feet between two heaps of cotton.
- 3. Warranted there is no storage of stocks in the normal passage areas.
- 4. Warranted that battery operated equipments like forklifts etc shall be used for loading/unloading operations.
- 5. Warranted proper ventilation in the gowns is maintained to prevent dampness and moisture.
- 6. Warranted electrical wiring and equipment are installed as per latest industrial type.

Subject to:

- 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.

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- 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 as official website

जिसकी गवाही में दिन/ माह /वर्ष को उपरोक्त उल्लेखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवित अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुस्ची, 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 अनुस्ची 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 26/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'

Duty: (₹ 1.00)

इंश्योरेन्सइंडयालमिटिंड

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

अधिकृत हस्तात्क्षरकर्ता/ Authorized Signatory

Printed on 15/02/2024 by ID: 32180099, AID: 71991

Page no: 3

TAX INVOICE

Invoice Serial No: 30878F3PE0000286 Invoice Date: 26/01/2024

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: M/S SAIKRUPA COTGIN PVT LTD

Address: S NO 551 & 55/2,58 NEELAPUR RD AT POST BHALAR TALUKA WANI DIST YAWATMAL MH

YAVATMAL - DISTRICT OTHERS, City:

District: YAVATMAL, State: MAHARASHTRA,

PIN: 445304.

Place Of Supply State : Maharashtra

State Code: 27 GSTIN No: 27AAMCS9750N1ZE

सैक कोड/ SAC Code	सेवा का वविरण/ Descripti on of Service	कुल/Total(₹)	छूट/ Discou nt	टैक्स योग्य/ मूल्य/Taxable Value(₹)	सीजीएसटी की राशि/ CGST		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	30,000	0%	30,000	0%	0	0%	0	18%	5,400	0
TOTAL		30,000		30,000		0		0		5,400	0

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

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

Thirty Five Thousand Four Hundred One

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

