



New India Bharat Flexi Sookshma Udyam Suraksha UIN - IRDAN190RP0035V02202223

1. Insured's Details :

Insured Name	:	SHREE SHANKAR COTTON	E-mail Id/Fax	:	INFO@srcotton.com, /
Customer ID	:	PO97955228	PAN No.	:	
Address		PLOT NO 101, SECTOR F-1, CIDCO N-4, AURANGABAD, AURANGABAD KRANTI CHOWK (AUANGABAD) ,MAHARASHTRA, 431005		:	27AACFM5889K1ZM / NA
Phone No.	:				

2. **Issuing Office Details :**

Office Name	:	JALGAON (160700)
Office Code	•••	160700
Address	••	MANDORE MARKET, BEHIND DADHIWALA BUNGLOW, JILHA PETH,425001 MAHARASHTRA , 425001.
Phone No.	•••	02572236189 / 02572232179
E-mail Id/Fax	:	nia.160700@newindia.co.in / 2572236189
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

3. Policy Details :

Policy Number	:	16070011238700000813
Period of Insurance	:	From: 12/03/2024 12:00:01 AM To: 11/04/2024 11:59:59 PM
Date of Proposal	:	12-Mar-24
Prev. Policy no.	:	16070011238700000755
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	:	5,804
GST	•••	1,044
Total (₹)	•••	6,849
Receipt No. & Date	••	16070081230000009235 - 12/03/24

5. **Policy Level Covers :**

Risk Serial No		Occupancy Code	Occupancy Description
Sum Insured		₹ 9,000,000	
Risk Description		As per Block Details	
Location Address with Pin Code	:	As per Block Details	
Description of Property		As per Block Details	

Policy No. : 16070011238700000813Document generated by 33037 at 12/03/2024 15:00:10 Hours. Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

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 website



1	2063	Cotton Gin and Press Houses
-		

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	Nirmalshiv Industries, Plot No.C19,Co Op.Industrial Estate,Akola road, Hingoli431513	0	0	0	na	0	0	0	9000000

Risk	Location Address with Pin Code	Type of Construction -	Type of Construction -	Type of Construction -
SI No		Walls	Floor	Roof
1	Nirmalshiv Industries, Plot No.C19,Co Op.Industrial Estate,Akola road, Hingoli 431513	Р	Р	Р

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not		
Additions, alterations or extensions	Ye	5	
Temporary removal of stocks	Ye	5	
Cover for specific content	Ye	5	
Start-up expenses	Yes		
Professional fees	Yes		
Removal of debris	Yes		
Costs compelled by Municipal Regulations	Ye	5	
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

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



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	:	90,00,000
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured		9,000,000

9. Terrorism/EQ/ST	FI:							
Terrorism Covered : NO			Earthquake Covered	:	Yes	STFI Covered	:	Yes
		taile :						

10. Hypo	othecation Details :
SI.No.	Name of the Financiers
1	HDFC BANK LTD

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					
Special Conditions :		Stock of Bales in Godown:-			
		On stock of cotton F P Bales whilst			
		stored &/or lying in factory Godown			

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Warr anty Num ber	on Code	Occu panc y Code	Warranty Title		Wordings
Special Exclusion				:	NA

14. Premium Details :

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Premium Head		Premium Amount (₹)
Net Premium under the policy	:	5,804
GST	:	1,044
Total premium including GST	:	6,849
Total premium including GST(In words)	:	RUPEES SIX THOUSAND EIGHT HUNDRED FORTY-NINE ONLY

Premium and GST Details							
	Rate of Tax	Amount in INR					
Premium		₹ 5,804					
SGST	9	522					
CGST	9	522					
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 12th day of March,2024.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 12/03/2024

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 : 16070023E0015955

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C

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