



New India Bharat Flexi Sookshma Udyam Suraksha UIN - IRDAN190RP0035V02202223

1. Insured's Details:

Insured Name	:	JAISWAL FIBERS	E-mail Id/Fax		jaiswalfibers@yahoo.com, /
Customer ID	:	POA0508781	PAN No.		
Address		KUNDA NAGER, KHARGONE KHARGAONE ,MADHYA PRADESH, 451001	GSTIN/UIN.	:	23AAGFJ3448P1Z0 / 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	:	16070011248700000008
Period of Insurance	:	From: 02/04/2024 02:49:47 PM To: 01/05/2024 11:59:59 PM
Date of Proposal	:	02-Apr-24
Prev. Policy no.	:	
Client Type	:	Non-Corporate 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	:	1,875
GST	:	338
Total (₹)	:	2,214
Receipt No. & Date		1607008124000000036 - 02/04/24

5. Policy Level Covers:

Description of Property :		As per Block Details	
Location Address with Pin Code :		As per Block Details	
Risk Description	:	As per Block Details	
Sum Insured	:	₹ 5,000,000	
Risk Serial No		Occupancy Code	Occupancy Description
1		4002	Storage of Category I hazardous Goods subject to warranty that goods listed in



Block Details: 6.

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

Ri sk SI 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	SANCHETI (BIG) WEARHOUSE, GRAM -DHABRIYA KUNDA NAGER,KHARGONE4 51001	0	0	0	0	0	0	0	5000000

Risk	Location Address with Pin Code	Type of Construction -	Type of Construction -	Type of Construction -
SI No.		Walls	Floor	Roof
1	SANCHETI (BIG) WEARHOUSE, GRAM -DHABRIYA KUNDA NAGER,KHARGONE 451001	Р	Р	Р

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	:	50,00,000
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	1:1	5,000,000

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

10	10. Hypothecation Details :				
	SI.No.	Name of the Financiers			
	1	STATE BANK OF INDIA BR KHARGONE			

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

12. Subjectivities:

The insurance under this policy is subject to

The insurance dilact this policy is sub	jece	to
Special Conditions		ON STOCK OF FULL PRESS COTTON BALES ONLY. WHILST STORED &/OR LYING &/OR KEPT IN GODOWN SITUATED IN THE OF M/S SANCHETI (BIG) WEAR HOSE, GRAM -DHABRIYA KUNDA NAGER,KHARGONE- 451001

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



anty		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	al Excl	usion		: NA

14. Premium Details:

Premium Head Premium Amount (₹)

Net Premium under the policy:1,875GST:338Total premium including GST:2,214

Total premium including GST(In words) : RUPEES TWO THOUSAND TWO HUNDRED FOURTEEN ONLY

Premium and GST Details						
	Rate of Tax	Amount in INR				
Premium		₹ 1,875				
SGST	0	0				
CGST	0	0				
IGST	18	338				

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 02nd day of April,2024.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 02/04/2024

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 : 16070024P0000065

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C