



## STANDARD FIRE & SPECIAL PERILS POLICY

### 1. Insured's Details :

Insured Name	:	NATH INDUSTRIES LIMITED
Customer ID	:	PO96924304
Address	:	NATH HOUSE, PAITHAN ROAD, AURANGABAD KRANTI CHOWK (AUANGABAD) ,MAHARASHTRA, 431005
Phone No.	:	
E-mail Id/Fax	:	gnramdas@nathpaper.com, /
PAN No.	:	AAACR7243K
GSTIN/UIN.	:	27AAACR7243K1Z5 / NA

### 2. Issuing Office Details :

Office Name	:	JALNA BRANCH (160501)
Office Code	:	160501
Address	:	K.K.NIWAS LAKKAD KOT NEAR BUS STAND AURANGABAD ROAD JALNA ,431203 MAHARASHTRA , 431203.
Phone No.	:	02482232708 / 02482232709
E-mail Id/Fax	:	nia.160501@newindia.co.in /
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

### 3. Policy Details :

Policy Number	:	16050111240100000001
Period of Insurance	:	From: 11/05/2024 12:00:01 AM To: 10/05/2025 11:59:59 PM
Date of Proposal	:	11-May-24
Prev. Policy no.	:	
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	:	535,152
GST	:	96,328
Total (₹)	:	6,31,480
Receipt No. & Date	:	16050181240000001139 - 13/05/24

### 5. Policy Level Covers :

Description of Property	:	As per Block Details
Location Address with Pin Code	:	As per Block Details
Occupancy Description	:	As per Block Details
IIB Occupancy Code	:	2144



STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	₹ 409,800,000

**6. Block Details :**

IIB Occupancy Code	:	2144
Location Address with Pin Code	:	NATH INDUSTRIES LIMITED, GUT NO. 319,320,321 & 322 VILLAGE WAHEGAON & GUT NO. 62 , ISSARWADI,, TALUKA PAITHAN, DIST AURANGABAD -431 148,MH2085,PAITHAN SUGAR FACTORY, MH,MAHARASHTRA, INDIA, 431148.
Description of Property	:	PAPER AND CARDBOARD ( ON REINSTATEMENT BASIS) Stocks in process:-₹50,00,000/- BUILDING ₹5,48,00,000/- MACHINERY ₹ 34,80,00,000/- FFF- ₹20,00,000/-
Occupancy Description	:	Paper and Cardboard Mills (including Lamination)

**(a) Block:**

Name of Block:NATH INDUSTRIES LIMITED, Gut No. 319,320,321 & 322 Village Wahegaon & Gut No. 62 , Issarwadi, Taluka Paithan, Dist Aurangabad -431 148			
Sl. No.	Asset Description		Sum Insured (₹)
1.	On Building - Superstructure	:	5,48,00,000
2.	On Building - Plinth & Foundations	:	0
3.	On Plant, Machinery and accessories	:	34,80,00,000
4.	On Furniture, Fittings, Fixtures and other Contents	:	20,00,000
5.	On Stocks and stocks in process	:	5000000
6.	On Stock held in trust	:	0
7.	Others (To Specify)	:	NA
<b>Total Sum Insured</b>			<b>409800000</b>

**7. Sum Insured Summary :**

Sl. No.	Asset Description		Sum Insured (₹)
1.	Building - Superstructure	:	54800000
2.	Building- Plinth & Foundations	:	0
3.	Plant, Machinery and accessories	:	348000000
4.	Furniture, Fittings, Fixtures and other Contents	:	2000000
5.	Stocks and stocks in process	:	5000000
6.	Stock held in trust	:	0
7.	Compound Wall	:	0
8.	Other property specifically required to be covered	:	
<b>Total Sum Insured</b>			<b>409800000</b>

**8. Add on Covers Opted :**

Policy No. : 16050111240100000001 Document generated by 36776 at 13/05/2024 22:18:42 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 <http://newindia.co.in>.



Sl. No.	Add on Cover	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	409800000
2	Spontaneous Combustion (Add On 1007)	5000000

**9. Terrorism :**

Terrorism Covered	: N (No)
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
1	STATE BANK OF INDIA BR AURANGABAD

**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

Warranty Number	Section Code	IIB Occupancy Code	Warranty Title	Wordings
<b>Endorsements</b>				: Endorsement7 - Spontaneous Combustion, Endorsement9 - Earthquake (Fire and Shock),
<b>Clauses</b>				: Clause1 - Agreed bank Clause, Clause3 - Designation of property clause,
<b>Special Conditions</b>				: PAPER AND CARDBOARD ( ON REINSTATEMENT BASIS) Stocks in process:-₹50,00,000/- BUILDING ₹5,48,00,000/- MACHINERY ₹ 34,80,00,000/- FFF- ₹20,00,000/- Reg - RO Approval no - NRO/Fire-Engg/UW/2024-25/47
<b>Risk Covered</b>				: As per Risk covered attached
<b>Fire Products-Exclusions</b>				: As per Exclusions attached

**13. Deductibles :**

**(a) Compulsory:-**

1.	Sum Insured upto ₹10 Cr per location: 5% of the claim amount subject to a minimum of ₹ 10,000/- each and every loss.
2.	Sum Insured above ₹10 Cr per upto ₹ 100Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,000/- each and every loss.
3.	Sum Insured above ₹100 Cr per upto ₹ 1500Cr per location: 5% of the claim amount subject to a minimum of ₹ 5,00,000/- each and every loss.
4.	Sum Insured above ₹1500 Cr per upto ₹ 2500Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,00,000/- each and every loss.
5.	Sum Insured above ₹2500 Cr per location: 5% of the claim amount subject to a minimum of ₹ 50,00,000/- each and every loss.

**(b) Voluntary / Imposed:-**

Not Applicable



**(c) Terrorism Deductibles:-**

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Shops and Residential	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹ 1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

**14. Premium Details :**

Premium Head	Premium Amount (₹)
Premium for Terrorism Cover	:
Net Premium under the policy	:
GST	:
<b>Total premium including GST</b>	:
<b>Total premium including GST(In words)</b>	:
	5,35,152
	96,328
	6,31,480
	RUPEES SIX LAC THIRTY-ONE THOUSAND FOUR HUNDRED EIGHTY ONLY

**Premium and GST Details**

	Rate of Tax	Amount in INR
Premium		₹ 5,35,152
SGST	9	48164
CGST	9	48164
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 13th day of May,2024.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 13/05/2024

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 : 16050124P0001381



**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**