



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0031V01202223

1. Insured's Details :					
Insured Name	:	FRISK PROJECTS PRIVATE LIITED	E-mail Id/Fax	:	mhtiwari@gmail.com, /
Customer ID	:	POA6139063	PAN No.	:	AADCF5433A
Address	:	PLOT NO.318,N-3,CIDCO, JALNA RAOD,AURANGABAD AURANGABAD ,MAHARASHTRA, 431001	GSTIN/UIN.	:	27AADCF5433A1Z3 / NA
Phone No.	:	XXXXXX3796		:	

2. Issuing Office Details :					
Office Name	:	AMARAVATHI DO (160600)	E-mail Id/Fax	:	nia.160600@newindia.co.in / 07212575756
Office Code	:	160600	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	DHARMADAYA COTTON FUND ROAD, WALCUT COMPOUND, AMRAVATI,444601 MAHARASHTRA , 444601.	GSTIN	:	27AAACN4165C3ZP
Phone No.	:	07212577538 / 07212576803	SAC	:	997137 (Other property insurance services)

3. Policy Details :		
Policy Number	:	16060011244300000009
Period of Insurance	:	From: 10/07/2024 12:00:01 AM To: 09/07/2025 11:59:59 PM
Date of Proposal	:	10-Jul-24
Prev. Policy no.	:	0
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	:	143,740	Total (₹)	:	1,69,614
GST	:	25,874	Receipt No. & Date	:	16060081240000002206 - 09/07/24

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	:	₹ 160,000,000

Risk Serial No	Occupancy Code	Occupancy Description
2	4002	Storage of Category I hazardous Goods subject to warranty that goods listed in..



6. Block Details :

Ris k Sl No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
2	SHRI CHAMUNDA WARE HOUSE, S.NO.4, HISSA NO.1/A/3, HOUSE NO.667, VALI VALI VILLAGE OPP.NATIONAL KATTA, NEAR KHOT BANGLOW, MUMBRA PANVEL ROAD DAHISER MORI, THANE 400612	P	P	P
2	GDPL/RATAN GODOWN, GANDHIDHAM DEVELOPERS PVT.LTD.S.NO.356, VILLAGE MITHI ROHAR, GANDHIDHAM,KUTCH 370201	P	P	P
2	TRINITY SHIPPING & ALLIED SERVICES PVT.LTD.TRINITY GODOWNS, S.NO.566/4, MITHI ROHAR, GANDHIDHAM 370201	P	P	P
2	Excel Infralogistics Pvt Ltd M/S. PASHUPATINATH SALT AND ALLIED INDUSTRIES GODOWN NO. 5, SURVEY NO. 155/1, KIDANA, GANDHIDHAM-370205 370205 370205	P	P	P
2	EXCEL INFRA LOGISTICS PARADISE ENTERPRISES, S.NO.155/1, KIDANA, GANDHIDHAM, GUJARAT 370201	P	P	P
2	SHARDE WAREHOUSE, S.NO.68/4, 68/15, AT SARDA, POST VASHENI TQ.URAN DIST.RAIGAD 410206	P	P	P
2	NAVKAR CORPORATION LTD.S.NO.97, AT SOMTHANE KON RAISAYNI ROAD,TQ.PANVEL DIST.RAIGAD 410206	P	P	P
2	INLINE SHIPPING JASAI, NEAR BLUE STAR WARE HOUSE, JASAI,S.NO.76 TO 79, 103,316 AT POST JASAI TQ.URAN DIST.RAIGAD 410206	P	P	P
2	APOLLO LOGESTICS, PLOT NO.59, BESIDES SHIV MANDIR, KONE SAVLA, RAISAYANI ROAD, POST SOMATHANA, TQ.PANVEL DIST.RAIGADH 410206	P	P	P
2	SANTOSH SUVARNA WAREHOUSE PLOT NO.181-A, INDUSTRIAL AREA, SURATKHAL HOBLI, BAIKAMPADY, TQ.MANGALORE 575011 575011	P	P	P

7. Additional Covers:

a) Built-in Covers:

Policy No. : 1606001124430000009 Document generated by 26956 at 09/07/2024 20:06:40 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>.



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

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	YES	0

Cover Name	Opted or Not	Sum Insured
Floater Add-on	YES	160,000,000

(ii)

Sl. 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 ₹ 1 crore	Not Availed
2	HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	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	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8.Sum Insured Summary :

Sl. 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	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	STATE BANK OF INDIA
2	YES BANK

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
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1	NOT OPTED			
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12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				:	STFI/EQ RISK COVERED ON STOCK OF ALL TYPES OF SUGAR, YELLOW MAIZE, RICE, SOYBEAN MEAL(DOC),WHEET,CASTOR MEAL(DOC),CASTOR SEED,RAPSEED MEAL(DOC),SOYABIN,GRAINS,PULSES,ETC.
Warranty Number	Section Code	IIB Occupancy 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	
Special Exclusion				:	NA
Clauses / In-built Covers				:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹ 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (7) rofessional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Clauses / In-built Covers				:	(1) Terrorism Clause (2) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (3) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (4) Cover for Specific Contents: Cover for Money upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹ 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (5) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (6) rofessional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (8) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered				:	As per Risk covered attached
Risk Covered				:	As per Risk covered attached
Fire Products-Exclusions				:	As per Exclusions attached

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10,000/- for each and every loss.
B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	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 (₹)
Net Premium under the policy	: 1,43,740
GST	: 25,874
Total premium including GST	: 1,69,614
Total premium including GST(In words)	: RUPEES ONE LAC SIXTY-NINE THOUSAND SIX HUNDRED FOURTEEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 1,43,740
SGST	9	12937
CGST	9	12937
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 09th day of July,2024.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 09/07/2024

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 : 16060024E0003872

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C