



**New India Bharat Flexi Laghu Udyam Suraksha**  
**UIN - IRDAN190RP0034V02202223**

1. Insured's Details :					
Insured Name	:	MAULI GINNING & PRESSING FACTORY	E-mail Id/Fax	:	mhtiwari@gmail.com, /
Customer ID	:	POA2678681	PAN No.	:	
Address	:	SERVEY NO.236,AMBAGOJAI BEED ROAD, AT/PO/TQ.KAIJ,DIST.BEED KAIJ ,MAHARASHTRA, 431123	GSTIN/UIN.	:	27AAGHB8681N1ZN / 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	: 16060011249600000019
Period of Insurance	: From: 08/05/2024 12:00:01 AM To: 07/07/2024 11:59:59 PM
Date of Proposal	: 08-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	:	45,000	Total (₹)	:	53,101
GST	:	8,100	Receipt No. & Date	:	16060081240000000814 - 07/05/24

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	: ₹ 50,000,001

Risk Serial No	Occupancy Code	Occupancy Description
1	2063	Cotton Gin and Press Houses



**6. Block Details :**

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structures	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Materials SI	Stocks in process SI	Finished Stocks SI
1	MAULI GINNING & PRESSING FACTORY SERVEY NO.236,AMBAJOGAI BEED ROAD, AT/PO/TQ.KAIJ, DIST.BEED KAIJ, MAHARASHTRA, 431123431123	0	0	0	ON STOCK OF COTTON, LOOSE COTTON, LINT, FP BALES, COTTON SEED, PACKING MATERIALS, GUNNY BAGS, ETC. &/ OR PERTAINING TO INSURED TRADE STOCK LYING IN HEAPS, OPEN COMPOUND, SHEDS, GODOWN &/OR ANYWHERE IN FACTORY COMPOUND.	0	0	0	50000001

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	MAULI GINNING & PRESSING FACTORY SERVEY NO.236,AMBAJOGAI BEED ROAD, AT/PO/TQ.KAIJ, DIST.BEED KAIJ, MAHARASHTRA, 431123 431123	P	P	P

**7. 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

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0
Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

(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	Hire 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
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. ₹ 1 Cr	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 ₹ 15 Lacs	Not Availed
14	Brands and Trademark clause	Specified SI upto Max. of ₹ 10 Lacs	Not Availed
15	Impact damage due to Insured's own Rail/Road vehicle	Policy SI	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	5,00,00,001
8.	Stocks Held in Trust Sum Insured	0
	<b>Total Sum Insured</b>	<b>50,000,001</b>



<b>9. Terrorism/EQ/STFI :</b>			
Terrorism Covered	:	NO	Earthquake Covered
	:	Yes	STFI Covered
	:	Yes	

<b>10. Hypothecation Details :</b>	
Sl.No.	Name of the Financiers
1	NOT OPTED

<b>11. Coinsurance Details :</b>					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>				:	STFI EQ RISK COVERED.
Warranty Number	Section Code	Occupancy Code	Warranty Title	Wordings	
<b>Special Warranties</b>				:	NA
<b>Special Exclusion</b>				:	NA
<b>Risk Covered</b>				:	As per Risk covered attached
<b>Risk Covered</b>				:	As per Risk covered attached
<b>Fire Products-Exclusions</b>				:	As per Exclusions attached

**13. A) Compulsory Deductible:**  
5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.

**14. Premium Details :**

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 45,000
GST	: 8,100
Total premium including GST	: 53,101
Total premium including GST(In words)	: RUPEES FIFTY-THREE THOUSAND ONE HUNDRED ONE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 45,000
SGST	9	4050
CGST	9	4050
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 07th day of May, 2024.



For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 07/05/2024

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 : 16060024P0001354

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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