

Date : 20/07/2024

Policy No.: M2695886

**DNYANESHWAR TRADING CO**  
NEAR POST OFFICE,  
NEAR POST OFFICE,  
NEAR POST OFFICE,  
NEAR POST OFFICE NEWASA,  
AHMEDNAGAR,  
Maharashtra, Pincode: 414603  
Telephone(Mob) : 8888888888  
Email Id : BOM147@MAHABANK.CO.IN  
Intermediary Name : BANK OF MAHARASHTRA-COB  
FSR

Dear DNYANESHWAR TRADING CO

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **M2695886**.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

The policy has been issued on the basis of the proposal form. A copy has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets your requirements fully.

Please confirm that the proposal form contains the correct information and is signed by you.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management



Get the app



**For Future Generali India Insurance Co. Ltd.**

If undelivered, please return to:

**Future Generali India Insurance Company Limited**  
MARC Square Bldg, 2nd Floor  
Near Kankariya Automobilers  
Savedi  
Ahmednagar  
Maharashtra, 414003



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at [www.futuregenerali.in](http://www.futuregenerali.in)

# Tax Invoice

INSURED DETAILS	
<b>Policy Number</b> : M2695886	<b>Address of Service Provider:</b> Off Code-98,Future Generali India Insurance Co Ltd, MARC Square Bldg, 2nd Floor, Near Kankariya Automobiles, Savedi, Ahmednagar, Maharashtra, Pincode - 414003
<b>Invoice Number</b> : 202327PNT0452540	
<b>Reverse Charge</b> : No	<b>Area Code</b> : Ahmednagar Branch Office
<b>Name of Insured/Proposer</b> : DNYANESHWAR TRADING CO	<b>FGI State Code</b> : 27
<b>Address</b> : NEAR POST OFFICE, NEAR POST OFFICE, NEAR POST OFFICE, NEAR POST OFFICE NEWASA, AHMEDNAGAR, Maharashtra, Pincode- 414603	<b>FGI GSTIN Number</b> : 27AABCF0191R2Z8
	<b>FGI PAN Number</b> : AABCF0191R
<b>Place of Supply(State Code):</b> 27	<b>Intermediary Name \ Code:</b> BANK OF MAHARASHTRA \ 60051037
<b>GSTIN / UIN Number</b> : -	<b>Date of Issue / Invoice</b> : 26/11/2023
<b>Period of Insurance</b> : From 00:00 hours of 22/11/2023 To Midnight of 21/11/2024	<b>Date</b>
	<b>HSN</b> : 997139
	<b>Nature of Service</b> : General Insurance Service


Received with thanks from a sum of ₹ 5,399.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM ( ₹ )
Gross Premium		4,575.00
Add : CGST	9%	411.75
Add : SGST	9%	411.75
Add : Cess		-
<b>Total (Rounded to nearest rupee)</b>		<b>5,399.00</b>

**NOTE :**

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- 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.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

**Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 26/11/2023**

**FG Business Suraksha-Sookshma - Policy Schedule**

**Policy Servicing Office** : Off Code-98,Future Generali India Insurance Co Ltd, MARC Square Bldg, 2nd Floor, Near Kankariya Automobilers, Savedi, Ahmednagar, Maharashtra, Pincode- 414003., Tel\_No: 0241-6618015

<b>Policy No</b>	: M2695886	<b>Period of Insurance</b>	: From 00:00 hours 22/11/2023 To midnight of 21/11/2024
<b>Insured</b>	: DNYANESHWAR TRADING CO	<b>Intermediary Name/Code</b>	: BANK OF MAHARASHTRA / 60051037 (147)
<b>CKYC_No.</b>	:	<b>Telephone(Off,Hom)</b>	: 8369482859/8369482859
<b>Address</b>	: NEAR POST OFFICE, NEAR POST OFFICE, NEAR POST OFFICE, NEAR POST OFFICE NEWASA, AHMEDNAGAR, Maharashtra, 414603	<b>Email Id</b>	: bom1112@mahabank.co.in
<b>GSTIN Number</b>	: -	<b>FGI GSTIN Number</b>	: 27AABCF0191R2Z8

In consideration of the Policyholder named herein paying to the Future Generali India Insurance Company Limited (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Co-insurance Details		Schedule of Premium ( ₹ )	
Insurer	Share (In %)		
Future Generali India Insurance Company Limited	100%	Gross Premium	4,575.00
		Goods and Service Tax	823.50
		<b>Total Premium</b>	<b>5,399.00</b>

**Risk Details**

Property Situated at : NEAR POST OFFICE NEAR POST OFFICE NEAR POST OFFICE AHMEDNAGAR Maharashtra 414603  
 Occupancy : Shops - Non-hazardous Goods  
 Hypothecated with : BOM NEWASA60461442584  
 Plan Name : N A

Serial No.	Description	Sum Insured ( ₹ )	Excess
I	Fire and Allied Perils test(Including Storm, Tempest, Flood, Inundation, Hurricane, Cyclone, Typhoon and Tornado (STFI) & Earth Quake)		
1	Contents CATTLE OR ANIMAL FEED	25,00,000.00	INR 5,000 (Rupees Five Thousand) for each claim.
2	Terrorism	25,00,000.00	FIRE: 1% of claim amount for each and every claim subject to minimum of INR 10,000 and maximum of INR 500,000
II	Burglary -		
1	Contents	25,00,000.00	5% of claim amount subject to minimum of INR 2500 for each and every claim
	First Loss % 100.00	25,00,000.00	
III	Money Insurance -		
1	Cash in Transit	1,00,000.00	Nil
2	Cash in Safe	1,00,000.00	Nil
3	Cash in Counter	1,00,000.00	Nil

**Additional Clauses, Conditions, Warranties & Exclusions**

Agreed Bank Clause  
 Fire, including spontaneous combustion, i.e., by its own fermentation, or natural heating Explosion or Implosion Lightning Earthquake, volcanic eruption, or other convulsions of nature  
 Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation Subsidence of the land on which Your Premises stand, Landslide, Rockslide Forest fire, jungle fire, bush fire  
 Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) Missile testing operations Riot, Strikes, Malicious acts,  
 Acts of terrorism(As per Terrorism Pool Wordings) Bursting or overflowing of water tanks, apparatus and pipes Leakage from automatic sprinkler installations. Theft within 7 days from the occurrence of, and proximately caused by, any of the above Insured Events  
 Additions, alterations or extensions Maximum Limit under this cover is 15% Temporary removal of stocks: maximum cover will be 10% of the Sum Insured of Stock Money Rupees 50,000 in total  
 Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind for an amount not exceeding Rupees 50,000 in total Startup Expenses not exceeding 1 lacs Professional fees 5 % of the claim amount;  
 Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rupees 500,000/- Costs for removal of debris: 2 % of the claim amount Costs compelled by Municipal Regulations as per Sum insured  
 Employees?, directors?, visitors? personal effects of every description ( other than motor vehicles) for an amount not exceeding Rs 15000 per person Waiver underinsurance upto 15%.  
 Unexplained losses & losses discovered at the time of taking inventory stand excluded  
 Warranted that the money to be carried by insured s permanent authorised personnel in Private vehicle only. "Cash carried by on feet/shared auto/public transport stands excuded from the scope of the policy Points in Transit- From Insured s premises to Bank & Vice Versa  
 Accounting warranty Infidelity of an employee is not covered. Cash to be kept in strong safe of standard make at all times out of business hours.

FIRE SECTION : EXCLUSIONS Political Risks War and Civil War Nuclear Energy Risks Cyber Risk Total Asbestos Sanctions Limitation and EXclusion Clause  
Pollution/Contamination All Other terms & conditio

Terrorism Damage Clause

**Sanction Limitation and Exclusion Clause**

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that to us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**Infectious Disease / COVID-19 Exclusion Clause**

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ◆ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ◆ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ◆ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the insurer alleges that, by reason of this exclusion, any amount is not covered by this Agreement, the burden of proving the contrary shall rest on the Insured.

BI claim arising out of Lockdown/ Shut down of units due to Government order will not be payable.

**The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.**

IMPORTANT - 1. All other Terms, Conditions and Exclusions as per Policy Wordings.

2. For complete terms, conditions and exclusions, please visit <https://general.futuregenerali.in/customer-service/downloads/>

3. For any redressal of grievance and for escalation matrix <https://general.futuregenerali.in/customer-service/grievance-redressal>

4. If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not.

Corporate Agency Registration No : CA0068

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

SP Name -SP Code : Kishor Jagannath Mhaske-SP0068306599

Receipt No : Y9168727

Date of Issue : 26/11/2023

Place of Issuance : Mumbai\*

\*Address as mentioned below.

(Authorised Signatory)

**Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 26/11/2023**

Stamp Duty of Rs.0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No. (LOA/ENF-2/CSD/37/2024/(Validity Period Dt. 25-04-2024 To Dt. 31-03-2025)/OW No. 2060, Dated 16-04-2024. ) GRN NO. MH000119505202425E, Dated: 03-04-2024, Bank Of Maharashtra And DEFACE NO. 0000212877202425, Dated: 08-04-2024.

Product UIN : IRDAN132RP0001V01202122

**Annexure – 1**

**Forming part of policy number :- M2695886**

**FIRE AND ALLIED PERILS SECTION**

	<b>In-built Cover</b>	<b>Details</b>
1	Additions, alterations or extensions	Property that You erect, acquire or add during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks)
2	Stocks on floater basis	Loss to stocks located at more than one named location
3	Temporary removal of stocks	Loss to stock temporarily removed to other premises for fabrication, processing or finishing up to 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 programmers, 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 by You in respect of insured risk consequent upon a loss or damage due to insured events upto ₹ 1 Lakh (Rupees One Lakh).
6	Professional 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

**FG Business Suraksha-Sookshma Addon Cover**

**FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION**

<b>Policy issuing office address and Code</b>	Off Code-98,Future Generali India Insurance Co Ltd, MARC Square Bldg, 2nd Floor, Near Kankariya Automobilers, Savedi, Ahmednagar, Maharashtra, Pincode- 414003. Tel_No : 0241-6618015
<b>Intermediary/Agent Name &amp; Code (if any)</b>	BANK OF MAHARASHTRA/60051037(147)
<b>Insured Name</b>	DNYANESHWAR TRADING CO
<b>Policy Number</b>	M2695886

- We wish to inform you that the Insurance policy number M2695886 has been issued on the basis of the proposal (via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.
- You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.
- The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.
- In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

**A. Details about Proposer and Policy Period.**

<b>1. Personal Information of Proposer</b>			
Insured Name	DNYANESHWAR TRADING CO		
Email Address	BOM147@MAHABANK.CO.IN	Mobile Number	8888888888
Date of Birth		Gender	
<b>Permanent Address</b>		<b>Mailing Address</b>	
House No./ Building No./ Flat No.	NEAR POST OFFICE	House No./ Building No./ Flat No.	NEAR POST OFFICE
Street/ Locality/ Landmark	NEAR POST OFFICE NEAR POST OFFICE NEAR POST OFFICE NEWASA	Street/ Locality/ Landmark	NEAR POST OFFICE NEAR POST OFFICE NEAR POST OFFICE NEWASA
State	Maharashtra	State	Maharashtra
City	AHMEDNAGAR	City	AHMEDNAGAR
Area		Area	
Pin code	414603	Pin code	414603
<b>2. Policy to be issued in favor of (list out all the parties who have insurable interest) including the financial institutions</b>			
Hypothecation	BOM NEWASA, 60461442584		
3. Period of Insurance	From :00:00 of 22/11/2023	To :Midnight of 21/11/2024	No. Of Years:- 01.0
<b>4. Nomination:</b>			
Nomine Name	Relationship with the Insured		

## FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

## B. Business and Location of Business

## 4. Business of Proposer

## 5. Location of Risk/business to be covered - full-postal address with Pin code

Location	Address	Pin Code	Occupancy	Age of Unit	Floor
L001	NEAR POST OFFICE NEAR POST OFFICE	414603	Shops - Non-hazardous Goods		

**\*Floor : As updated in the policy.**

## C. Details about business covered at the insured location

- |   |   |
|---|---|
| (a) Offices, shops, hotels etc.                               | (b) Industrial / manufacturing risks                            |
| (c) Storage outside Industrial/ manufacturing risks           | (d) Tanks / gas holders outside industrial/ manufacturing risks |
| (e) Utilities located outside Industrial/manufacturing risks. | (f) Boundary wall   |
| (g) Basement storage  | (h) Others  |

Location	Business	Type
L001	Shops - Non-hazardous Goods	

6. If used as warehouse/godown (not located in a manufacturing unit) please give the list of goods stored.
7. If used as an Industrial Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable)
8. If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?
9. If Fire Protection devices installed ?
10. Indicate whether AMC (Annual Maintenance contract) for the Fire Protection Appliances is in force:

## 11. Construction Details:-

- a. Please state material used
- (i) Walls
- (ii) Floor
- (iii) Roof

**Note:** Kutcha: Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction. Pucca: Buildings other than Kutcha are treated as Pucca constructions.

- b. Number of Floors
- c. Age of Building

12. Distance between the risk to be covered and nearest Fire Brigade
13. Whether you have insured the same property with any other Insurance Company with the same type of coverage. (Give details)
14. Whether Insurance was declined by any other Company (Give details)

## 15. Premium/Claim details for the past 36 months excluding the expiring policy period

Year	Premium	Claim Amount

## D. Sum Insured and Other details of Insured Property (Indicate Sum Insured on the following basis:

- For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents: Reinstatement Value;
- For raw material: Landed Cost;
- For stock in process: Input cost;
- For finished stock: Manufacturing cost of the finished stock or the Contract Price\* of goods sold but not delivered, as applicable.

\* Contract Price is in respect only of goods sold but not delivered, for which you are responsible and with regard to which under the conditions of the sale, the sale contract is canceled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price).

Location	Cover	Sum Insured
L001	Contents	25,00,000.00
Total		25,00,000.00

**E. Details for in-built cover for Floater:**
**16. Floater Cover (for stocks at various locations)**

Sr. No.	Location (Postal Address with Pin code)	Sum Insured
L001	NEAR POST OFFICE NEAR POST OFFICE NEAR POST OFFICE AHMEDNAGAR Maharashtra 414603	25,00,000.00

- i) Maximum value at any one location
- ii) Whether stocks stored in open

:As updated in the policy.

:As updated in the policy.

**F. Standard add-ons**

Do You want to opt for Declaration Policy?

: As updated in the policy.

17. Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount (₹)

: As updated in the policy.

**G. Additional/Add-on Covers (over and above optional covers available on payment of additional premium)**

Name if add-ons	Sum Insured



FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

**Section II: Fire Loss of Profit**

SI. No	Description	Sum Insured (₹)
1	Net Profit	25,00,000.00
2	Standing Charges or Fixed Charges	
3	Wages- if required separately	
<b>Gross Profit (Total)</b>		25,00,000.00

a. **Critical Equipments & their Lead time:**

: As updated in the policy.

Please mention the type of Process : < Continuous / Non-Continuous >

b. **Please select Extension/s that you wish to opt**

SI. No	Description	Sum Insured (₹)
1	Auditor Fees	
2	Customers Premises _____ No. Dependence _____ %	
3	Suppliers Premises _____ No. Dependence _____ %	
4	<b>Loss due to accidental failure of public electricity/gas/water supply</b>	: As updated in the policy.

FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

**Section III: Burglary**

Please provide a description of all valuables in the insured premises, excluding jewellery, electronic equipment, Television, domestic appliance and the like which can be insured in the respective covers under the Policy.

Description	Sum Insured (₹)
Contents	25,00,000.00

- a. Please specify if Watch & ward facility is available for 24 hours. **As updated in the policy.**
- b. Please provide details of any other security facilities available at the premises. **As updated in the policy.**

- c. Do you wish to avail cover on first loss basis? Yes

If YES, please specify the % of First Loss basis (Min25%) : 100.00

- d. Please mention the First Loss Sum insured:25,00,000.00

**Section IV: Machinery Breakdown:**

Please provide in respect of all Machineries which you wish to insure, the following information: (Please add separate sheet, if required)

Description	Type of item along with serial number	Year of manufacture	Reinstatement Value (₹)
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**Section V: Electronic Equipment**

Please provide in respect of all the Electronic Equipments that you wish to insure the following:

Note: We will not provide insurance cover in respect of Electronic equipments, which are more than Ten years old from the year of manufacture of such equipments.

Description	Type of item along with serial number	Year of manufacture	Reinstatement Value (₹)
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- a. Is a valid maintenance contract in force for the items insured above? (Yes / No)  
If YES, please enclose a copy of the same.
- b. Do you wish to include External Data Media and/or Increased Cost of working covers? YES / NO  
If YES, please fill a separate EEI proposal form.

**Section – VI : All Risks**

Description	Make	Serial number	Year of manufacture	Sum Insured (₹)
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FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

**Section – VII : Accident Suraksha**

**Note:**

1. Please restrict the sum assured under this cover to 60 times monthly income.
2. Sum assured for non-working spouse and children above 18 years is restricted to Rs.1,00,000 and for children below 18 years is restricted to Rs.50,000.
3. You should note that the Cover under Temporary Disability Benefits and Hospital Confinement Allowance are not available for dependent Children.

Please provide following information for each of the insured members:

Name of the Insured Person	Date of Birth	Age	Occupation	Relationship with proposer	Details of existing infirmity or disability	Name of Nominee	Relationship with the Insured	Sum Insured (₹)
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**Section VIII: Liability**

**A. Tenant Liability:**

Please specify the Limit of Indemnity required for Tenant Liability: (₹) \_\_\_\_\_  
(Limit for both Any One Accident and Any One Year shall be the same. Maximum limit is Rs.10,00,000/-)

**B. Workers Compensation:**

Please specify the following:

- i) Number of employees to be insured: As updated in the policy
- ii) Job description: As updated in the policy
- iii) Annual wages for each category of employees: As updated in the policy

**C. Public Liability:**

Please specify the following:

- i) Annual turnover: As updated in the policy
- ii) Type of industry : As updated in the policy
- iii) Nature of work: As updated in the policy
- iv) Limits required (AOA:AOY): As updated in the policy
- v) Expiring policy details: As updated in the policy

**Section IX: Baggage**

Please provide details in relation to accompanied baggage, clothing, personal effects, medicines and all other articles that are generally carried during the period of travel anywhere within India, including a break-up of the value of such articles and a total value of all these articles combined as well.

FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

**Section X: Plate Glass**

Please provide a description of the Plate Glass which you wish to insure and its value

**Section – XII: Money Insurance**

**Please specify the following:**

Description of item	Sum Insured in (₹)
Cash in Transit	1,00,000.00
Cash in Safe	1,00,000.00
Cash in Counter	1,00,000.00

**Location for Money in safe:** As updated in the policy  
**From where to where:** As updated in the policy  
**Mode of Transport:** As updated in the policy

**Section – XIII: Fidelity Guarantee**

Please note only Permanent employees are covered. Attach separate list of No of employees to be covered, their names & Designation.

**Any One Person Limit:** As updated in the policy  
**Any One-Accident Limit:** As updated in the policy  
**Any one Year Limit:** As updated in the policy  
**Expiring policy details:** \_\_\_\_\_

**Section XIV: Pedal Cycle**

Please provide in respect of all pedal cycles that you wish to insure, the following information: (Maximum Sum insured is restricted to Rs.5000/-)

Name of the manufacturer	Year of Production	Frame No.	Value including Accessories (₹)

**Section – XV: Neon Sign / Glow Sign**

Please provide the details as follows:

Location/Height	Size	Type / Age	Value in (₹)

FG Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

**Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)**

\_\_\_\_\_

**Whether Insurance was declined by any other Company (Give details)**

\_\_\_\_\_

**Premium and Claim details (past 36 months excluding the expiring policy period)**

Section	Covers	Year	Premium in (₹)	Claim Details in (₹)
Section – I	Fire and Allied Perils			
Section – II	Fire Loss of Profit			
Section – III	Burglary			
Section – IV	Machinery Breakdown			
Section – V	Electronic Equipment			
Section – VI	All Risks			
Section – VII	Accident Suraksha			
Section – VIII	Liability			
Section – IX	Baggage			
Section – X	Plate Glass			
Section – XI	Money Insurance			
Section – XII	Fidelity Guarantee			
Section – XIII	Pedal Cycles			
Section – XIV	Neon Sign / Glow Sign			

**H. Premium Details**

Mode of Payment	EFT
Payment Details	14474947
Amount ( in ₹)	5,399.00

**Disclaimer:** The information contained here in above, as obtained from you, has been entered in our records. This information forms the basis of the insurance cover that may be issued in your favour. If you find any discrepancy/incorrectness in the above mentioned information, please inform us, in writing, within 15 days from the date of receipt of this transcript, failing which it shall be deemed that you agree to the information captured in our records.

\*\* This is print of electronic records maintained by the Company in accordance with law and hence does not require signature. Scrutiny No:

**INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES**

NOTE: PROHIBITION OF REBATES: Section 41, of Insurance Act, 1938: No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a penalty, which may extend to Ten Lakh Rupees

Date: 26/11/2023

Place: Mumbai\*