



STANDARD FIRE & SPECIAL PERILS POLICY

1. Insured's Details :

| | | |
|---------------|---|---|
| Insured Name | : | VIVEKANAND COTSPIN LLP |
| Customer ID | : | PO98427780 |
| Address | : | S/NO 181/1,182/1., AT:- RANGPURDA, TA:- KADI, DIST.:-MEHSANA KADI ,GUJARAT, 382715 |
| Phone No. | : | XXXXXX9898 |
| E-mail Id/Fax | : | pancholi.tejas@gmail.com, / |
| PAN No. | : | AAMFV9024F |
| GSTIN/UIN. | : | 24AAMFV9024F1Z1 / NA |

2. Issuing Office Details :

| | | |
|-----------------|---|--|
| Office Name | : | AHMEDNAGAR D.O. 151800 (151800) |
| Office Code | : | 151800 |
| Address | : | ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001 MAHARASHTRA , 414001. |
| Phone No. | : | 02412321538 / 02412343372 |
| E-mail Id/Fax | : | nia.151800@newindia.co.in / |
| S.Tax Regn. No. | : | AAACN4165CST178 |
| GSTIN | : | 27AAACN4165C3ZP |
| SAC | : | 997137 (Other property insurance services) |

3. Policy Details :

| | | |
|--------------------------------------|---|---|
| Policy Number | : | 1518001124010000011 |
| Period of Insurance | : | From: 21/07/2024 10:00:00 AM To: 20/07/2025 11:59:59 PM |
| Date of Proposal | : | 21-Jul-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 | : | 766,900 |
| GST | : | 138,042 |
| Total (₹) | : | 9,04,942 |
| Receipt No. & Date | : | 15180081240000003683 - 22/07/24 |

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 | : | 2189 |



| | | |
|---------------|---|---------------|
| STFI Deletion | : | NO |
| RSMD Deletion | : | NO |
| Sum Insured | : | ₹ 631,000,000 |

6. Block Details :

| | | |
|--------------------------------|---|--|
| IIB Occupancy Code | : | 2189 |
| Location Address with Pin Code | : | VIVEKANAND COTSPIN LLP S/NO 181/1,182/1,187/1, AT:- RANGPURDA, TA:- KADI, DIST.:-MEHSANA -,NA,GJ761,KADI, GJ,GUJARAT, INDIA, 382715. |
| Description of Property | : | PLANT & MACHINERY: ALL KIND OF PLANT & MACHINERY,ELECTRICAL INSTALLATIONS, WEIGH BRIDGE,D.G.SET, TRANSFORMERS,ELECTRICAL,ETC BUILDING : ALL TYPE OF BUILDING ,FACTORY BUILDING,GODOWN,SHED, WALL COMPOUND, WATER TANKS, ROADS,ETC STOCK : ALL STOCK OF SPINNING MILL PRODUCT- ALL STOCK OF COTTON FP BALES , COTTON WASTE BALES , YARNS ,WITH THEIR PACKING MATERIALS WHILE STORED LYING ANYWHERE IN THE FACTORY PREMISES WHICH IS KNOWN AS VIVEKANAND COTSPIN LLP |
| Occupancy Description | : | Textile Mills Spinning mills |

(a) Block:

| Name of Block:VIVEKANAND COTSPIN LLP S/NO 181/1,182/1,187/1, AT:- RANGPURDA, TA:- KADI, DIST.:-MEHSANA - 382715. | | |
|---|---|------------------|
| Sl. No. | Asset Description | Sum Insured (₹) |
| 1. | On Building - Superstructure | 9,60,00,000 |
| 2. | On Building - Plinth & Foundations | 0 |
| 3. | On Plant, Machinery and accessories | 33,50,00,000 |
| 4. | On Furniture, Fittings, Fixtures and other Contents | 0 |
| 5. | On Stocks and stocks in process | 200000000 |
| 6. | On Stock held in trust | 0 |
| 7. | Others (To Specify) | NA |
| Total Sum Insured | | 631000000 |

7. Sum Insured Summary :

| Sl. No. | Asset Description | Sum Insured (₹) |
|--------------------------|--|------------------|
| 1. | Building - Superstructure | 96000000 |
| 2. | Building- Plinth & Foundations | 0 |
| 3. | Plant, Machinery and accessories | 335000000 |
| 4. | Furniture, Fittings, Fixtures and other Contents | 0 |
| 5. | Stocks and stocks in process | 200000000 |
| 6. | Stock held in trust | 0 |
| 7. | Compound Wall | 0 |
| 8. | Other property specifically required to be covered | |
| Total Sum Insured | | 631000000 |

8. Add on Covers Opted :

| Sl. No. | Add on Cover | Sum Insured (₹) |
|---------|---|-----------------|
| 1 | Earthquake (Fire and Shock) (Add On 1009) | 631000000 |

9. Terrorism :

Policy No. : 1518001124010000011 Document generated by 28332 at 22/07/2024 14:18:30 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>.



| | | |
|-------------------|---|--------|
| Terrorism Covered | : | N (No) |
|-------------------|---|--------|

10. Hypothecation Details :

| Sl.No. | Name of the Financiers |
|--------|------------------------|
| 1 | BANK OF BARODA |

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 |
|--------------------------|--------------|--------------------|----------------|---|
| Endorsements | | | | : Endorsement9 - Earthquake (Fire and Shock), |
| Clauses | | | | : Clause1 - Agreed bank Clause, Clause3 - Designation of property clause, |
| Special Conditions | | | | : Textile Mill spinning mill, BUILDING ₹9,60,00,000/-, MACHINERY ₹33,50,00,000/- , Stock ₹ 20,00,00,000/ |
| Risk Covered | | | | : As per Risk covered attached |
| Fire Products-Exclusions | | | | : 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 | : | 7,66,900 |
| GST | : | 138,042 |
| Total premium including GST | : | 9,04,942 |
| Total premium including GST(In words) | : | RUPEES NINE LAC FOUR THOUSAND NINE HUNDRED FORTY-TWO ONLY |

Premium and GST Details

| | Rate of Tax | Amount in INR |
|---------|-------------|---------------|
| Premium | | ₹ 7,66,900 |
| SGST | 0 | 0 |
| CGST | 0 | 0 |
| IGST | 18 | 138042 |

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 22nd day of July,2024.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 22/07/2024

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 : 15180024P0005396

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C