



## STANDARD FIRE & SPECIAL PERILS POLICY

### 1. Insured's Details :

Insured Name	:	JAY AMBE QUALITY SUGAR
Customer ID	:	PO57426423
Address	:	SHAHADA-425409- DIST NANDURBAR ( M.S ) SHAHADE ,MAHARASHTRA, 425409
Phone No.	:	
E-mail Id/Fax	:	jsk.rajeshkediya@gmail.com, /
PAN No.	:	
GSTIN/UIN.	:	27AHPPG6398D1ZX / NA

### 2. Issuing Office Details :

Office Name	:	DO II AURANGABAD (160500)
Office Code	:	160500
Address	:	LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD ,431003 MAHARASHTRA , 431003.
Phone No.	:	02402482688 / 02402480985
E-mail Id/Fax	:	nia.160500@newindia.co.in / 02402486895
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997139 (Other non-life insurance services excl RI)

### 3. Policy Details :

Policy Number	:	16050011170100002039
Period of Insurance	:	From: 22/02/2018 04:20:00 PM To: 21/04/2018 11:59:59 PM
Date of Proposal	:	22-Feb-18
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.	:	025722225747, / NA
E-mail Id/Fax	:	/ / /

### 4. Collection Particulars :

Premium	:	3998
GST	:	720
Total (₹)	:	4719
Receipt No. & Date	:	16050081170000012928 - 23/02/18

### 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
Risk Code	:	As per Block Details



STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	₹ 10000000

**6. Block Details :**

Risk Code	:	25
Location Address with Pin Code	:	IN THE GODOWN OF SHAHADA TALUKA KHAREDI VIKRI SANGH SHAHADA-425409-DIST NANDURBAR ( M.S ),NA,MH1139,SHAHADE, MH,MAHARASHTRA, INDIA, 425409.
Description of Property	:	Stock of Bales in Godown:- On stock of cotton F P Bales whilst stored &/or lying in Godown bldg of 1st  Class construction

**(a) Block:**

Name of Block:Stock of Bales in Godown:- On stock of cotton F P Bales whilst stored &/or lying in Godown bldg of 1st Class construction		
Sl. No.	Asset Description	Sum Insured (₹)
1.	On Building - Superstructure	0
2.	On Building - Plinth & Foundations	0
3.	On Plant, Machinery and accessories	0
4.	On Furniture, Fittings, Fixtures and other Contents	0
5.	On Stocks and stocks in process	10000000
6.	On Stock held in trust	0
7.	Others (To Specify)	NA
	<b>Total Sum Insured</b>	<b>10000000</b>

**7. Sum Insured Summary :**

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building - Superstructure	0
2.	Building- Plinth & Foundations	0
3.	Plant, Machinery and accessories	0
4.	Furniture, Fittings, Fixtures and other Contents	0
5.	Stocks and stocks in process	10000000
6.	Stock held in trust	0
7.	Compound Wall	0
8.	Other property specifically required to be covered	
	<b>Total Sum Insured</b>	<b>10000000</b>

**8. Add on Covers Opted :**

Sl. No.	Add on Cover	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	10000000
2	Spontaneous Combustion (Add On 1007)	10000000



**9. Terrorism :**

<b>Terrorism Covered</b>	: NOT OPTED
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
1	BANK OF BADODA BR KHETIA

**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

<b>Warranties</b>	: W19 - Warranty for Storage of Cat I goods
<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>	: AS PER POLICY
<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/- (₹ Twenty five Lakhs)

**14. Premium Details :**

Premium Head	Premium Amount (₹)
Premium for Terrorism Cover	:
Net Premium under the policy	: 3998



GST : 720  
Total premium including GST : 4719  
Total premium including GST(In words) : RUPEES FOUR THOUSAND SEVEN HUNDRED NINETEEN ONLY

**Premium and GST Details**

	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 3998.00
SGST	9	360
CGST	9	360
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 23rd day of February,2018.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 23/02/2018

Duly Constituted Attorney(s)

Tax Invoice No : 1605001101002039

**IRDA Registration Number: 190**