

पॉलिसी अनुसूची/ Policy Schedule - National Bharat Laghu Udayam Suraksha	
<b>Policy Number: 32180011241000030</b>	व्यवसाय स्रोत / Business Source: 910275
<b>जारीकर्ता कार्यालय/Issuing Office</b> कार्यालय कोड/ Office Code: 321800 कार्यालय पता/ Office Address: DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001. <b>State Code:</b> 23 , Madhya Pradesh <b>GSTIN:</b> 23AAACN9967E1ZB Contact Number: 7272 250074 Mobile Number:	<b>विक्रय चैनल विवरण/</b> <b>Sales Channel Details</b> कोड/ Code: 91027500000001 नाम/ Name: JAINUINE INSURANCE BROKERS PVT LTD - INDORE Contact Number: 9893131223 सह दलाल कोड / Co Broker Code:
	<b>कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number:</b> <b>1800 345 0330</b> ईमेल/ <b>email:customer.support@nic.co.in</b>



ग्राहक का नाम /Customer Name: M/S SURESHCHAND RAMESHCHANDA	ग्राहक आईडी /Customer ID: 9701991625	पैन /PAN:
पता/ Address: 6-7 UDHYOG NAGAR INDORE, City: INDORE, District: INDORE, State: MADHYA PRADESH, PIN: 452001. Cell: 9893131223	फोन /Phone:	
	ई-मेल /E-Mail: slihindore@gmail.com	

पॉलिसी: 25/04/2024 के 00:00 से 24/04/2025 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 25/04/2024 to midnight of 24/04/2025			
प्रीमियम/ Premium	₹ 46,850.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	लागू नहीं/NA
CGST	₹ 4,217.00	प्रस्ताव संख्या और तिथि/Proposal Number and Date	8800240422125300 Dt. 22/04/2024
SGST/UTGST	₹ 4,217.00		
IGST	₹ 0.00		
कम:जीएसटी टैडीएस / Less:GST_TDS	₹ 0.00		
पुनर्प्राप्ति योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/Receipt Number and Date	321800812410000342 Dt. 23/04/2024
<b>कुल /Total Amount</b>	<b>₹ 55,283.00</b>	पछिली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	लागू नहीं/NA
(Rupees Fifty Five Thousand Two Hundred Eighty Three Only.)			

**Policy Type** : Standard  
**Number of Locations** : 1

**Location Address:**  
1)6 - 7, UDYOG NAGAR, INDORE, DISTT- INDORE, Indore, Indore, Madhya Pradesh, 452001.

<b>Occupancy Code:</b> 2098	<b>Occupancy Description:</b> Grain/seeds disintegrating/crushing/ Decorticating factories/ Dal mills.
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संपत्ति का प्रकार Type of property	ब्लॉक में संपत्ति का विवरण Description of the property	बीमा राशि Sum Insured
Building	ON STOCK OF ALL KIND OF GRAINS, PULSES, CEREALS, CATTLE FEED, OIL SEEDS, CHURI, BARDANA & PACKING MATERIAL. STOCK HELD IN TRUST IS ALSO COVERED.	50000000
<b>Total Sum Insured</b>		50,000,000
<b>Total Sum Insured (in Words)</b> (Rupees Five Crore Only.)		

Cover Name	Sum Insured/Limit
Fire Basic Cover	50000000

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FINANCIER DETAILS			
Sr.No	Type of Finance	Name of Financier	Address
1	Hypothecation	BANK OF BARODA	NAVLAKHA

**Excess Clause as applicable for each and every Loss:**  
Standard Excess

- 1) 5% of claim amount subject to a minimum of INR 10,000/-

**Excess Imposed (Higher):**

Voluntary Deductible Opted (If a Voluntary Deductible (VD) is imposed and mentioned in the policy, then it should supersede the above mentioned deductible):

AOG Peril	0
Other Perils	0

**In case of claim, standard excess or Imposed excess whichever is higher will be applicable.**

**In case of claim, standard excess or Imposed excess whichever is higher will be applicable.**

**Excess for Terrorism**

- 1) Industrial Risk: 5% of claim amount subject to a minimum of INR 1,00,000/- and a maximum of INR 25,00,000/-
- 2) Non-Industrial Risk: 5% of claim amount subject to a minimum of INR 25,000/- and a maximum of INR 10,00,000/-

**Debris Removal:** Upto 2% of the claim amount for reasonable costs of removing debris from the site

खंडों, पृष्ठांकनों एवं वारंटी/ **List of Clauses, Endorsements, Warranties**

विवरण/Description
<b>EARTHQUAKE DAMAGE, IMPACT DAMAGE; OMISSION TO INSURE; DESIGNATION OF PROPERTY, REINSTATEMENT VALUE AND AGREED BANK CLAUSE ATTACHED HERETO</b>

**Arbitration clause given in Point No 4 of Clause-J under the subject policy stands deleted as per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023**

टिप्पणियाँ/ **Remarks:** NBLUS PLUS POLICY COVERING BASIC COVER + STFI + EQ  
TERRORISM NOT OPTED BY THE INSURED

**AGREED BANK CLAUSE**

Subject to:

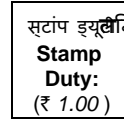
1. No cover for stocks stored in basement and open.
  2. Warranted that go downs/ risks in which stocks are stored to be of Class I construction.
  3. CD Exclusion Clause, Cyber exclusion clause.
  4. Value at risk on inception of policy not to exceed 05 Cr.
  5. Warranted that premises/risk insured is protected by adequate number of Fire Extinguishers, hydrant and sprinklers, in proper working condition.
  6. Electric wirings should be checked regularly and loose wiring if any is to be removed immediately.
  7. Housekeeping of the premises should be proper. Floors must be kept clean and free of loose and/ or waste materials.
  8. Activities not associated and/ or not related to the declared manufacturing activity should not be carried out.
  9. It is warranted that the finished goods should be removed from the process area on a regular basis.
  10. It is warranted that proper books of accounts like stock registers and other accounting records should be maintained and kept in a safe and secured place. Wherever there are multiple ownerships and/ or multiple occupancies there should be segregation and occupancy wise and occupant wise record to be maintained by the insured at a safe and secured place.
  11. Warranted that all statutory licenses/ approvals are obtained from the appropriate authority and maintained at all times during the currency of the policy period.
- All other terms, conditions, exclusions and excess as per NBSUS Plus policy, available at company's official website

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जसिकी गवाही में दनि/ माह /वर्ष को उपरोक्त उल्लेखति कार्यालय पते पर अधोहस्ताक्षरी को वधिवित अधकृत कयिा जा रहा है उसके हाथ नर्धारति कएि जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृषठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाईट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रुप में एक साथ पढा जाए तथा कोई भी शब्द या अभवियक्ति जसिके लएि यह वशिषिट अर्थ पॉलिसी या अनुसूची के कसिी भी हसिसे में संलग्न कयिा गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लेखति हो। यह आश्वासन दयिा जाता है कि प्रीमियम चेक के अस्वीकृति के मामले में, यह दस्तावेज स्वतः प्राथमकतिता नरिस्त हो जाएगी। **/IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 23/April/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

इंश्योरेंसइंडियालिमिटेड



कृते नेशनल इन्श्योरेंस कंपनी  
**For and on behalf of National Insurance Company Limited**

अधकृत हस्तात्क्षरकर्ता/ **Authorized Signatory**

**TAX INVOICE**

Invoice Serial No: 30878F4PE0000030

Invoice Date: 23/04/2024

**Details of Supplier:**

National Insurance Company Limited.,  
DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001  
State : 23 , Madhya Pradesh  
GSTIN No : 23AAACN9967E1ZB

**Details Of Receiver :** M/S SURESHCHAND RAMESHCHANDA

Address : 6-7 UDHYOG NAGAR INDORE  
City : INDORE,  
District: INDORE,  
State: MADHYA PRADESH,  
PIN: 452001.

Place Of Supply State : Madhya Pradesh  
State Code : 23  
GSTIN No : 23ACIFS8313E1ZA

सैक कोड/ SAC Code	सेवा का विवरण/ Descripti on of Service	कुल/Total( ₹)	छूट/ Discou nt	टैक्स योग्य/ मूल्य/Taxable Value(₹)	सीजीएसटी की राशि/ CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/Kerala Flood Cess
					दर/Rate	राशि/ Amount( ₹)	दर/Rate	राशि/ Amount( ₹)	दर/Rate	राशि/ Amount( ₹)	राशि/Amount( ₹)
997137	Other property insurance services	46,850	0%	46,850	9%	4,217	9%	4,217	0%	0	0
<b>TOTAL</b>		46,850		46,850		4,217		4,217		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) :  
₹ 55,283

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रूपए/Rupees  
Fifty Five Thousand Two Hundred Eighty Three  
केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

**E.&.O.E**

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/ For  
and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

