पॉलिसी अनुसूची/ Policy Schedule - National Bharat Sookshma Udayam Suraksha



Policy Number: 321800112410000004	व्यवसाय स्त्रोत / Business Source: 910275			
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ Office Code: 32 1800 कार्यालय पता/ Office Address: DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001. State Code: 23, Madhya Pradesh	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91027500000001 नाम/ Name: JAINUINE INSURANCE BROKERS PVT LTD - INDORE Contact Number: 9893131223 सह दलाल कोड / Co Broker Code:			
GSTIN: 23AAACN9967E1ZB Contact Number: 7272 250074 Mobile Number:	कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330 ईमेल/ email:customer.support@nic.co.in			

ग्राहक का नाम /Customer Name: SHREE MAHLAXMI FIBRES	ग्राहक आईडी /Customer ID: 9702067731	पैन /PAN:		
	फोन /Phone:			
INDORE, District: INDORE, State: MADHYA PRADESH, PIN: 452011. Cell: 9893131223	ई-मेल /E-Mail: slibindore@gmail.com			

पॉलिसी: 01/04/2024 के 19:00 से nidnight of 30/06/2024	1 30/06/2024 की मध	ध्य रात्रि तक प्रभावी /Policy Effecti	ve from 19:00 hours, on 01/04/2024 to		
प्रीमयिम/ Premium	₹ 6,998.00	कवर नोट संख्या और तथि ि Cover Note Number and Date	लागू नहीं/NA		
CGST	₹ 630.00				
SGST/UTGST	₹ 630.00				
IGST	₹ 0.00	प्रस्ताव संख्या और तथि। Proposal	8800240401042945 Dt. 01/04/2024		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00	Number and Date			
पुनर्प्राप्ति योग्य स्टाम्प इ्यूटी (Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तथिि/Receipt Number and Date	321800812410000045 Dt. 03/04/2024		
कुल /Total Amount	₹ 8,261.00	पछिली पॉलिसी संख्या और समाप्ती तथि7 Previous Policy Number and Expiry Date	लागू नहीं/NA		
Rupees Eight Thousand Two Hu	ndred Sixty One On	lv.)			

Policy Type : St Number of Locations : 1 : Standard

LocationAddress:1)C/O SHREE MAHALAXMI COTTON PRESSING FACTORY, KARWAD ROAD, BAMNIA, DISTT- JHABUA, Jhabua - District Others, Jhabua, Madhya Pradesh, 457770.

Occupancy Code: 4002	Occupancy Description: Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Godowns and Silos)
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संपत्ति का प्रकार Type of property	ब्लॉक में संपत्ति का विवरण Description of the property	बीमा राश Sum Insured					
Stock of raw material	ON STOCK OF COTTON FP BALES & PACKING MATERIAL, WHILST STORED/LYING IN GODOWN OF SILENT GINNING	10000000					
Total Sum Insured		10,000,000					
Total Sum Insured (in Words) (Rupees One Crore Only.)							

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Cover Name	Sum Insured/Limit
Fire Basic Cover	10000000

Excess Clause as applicable for each and every Loss:

Standard Excess

1) INR 5000 for each and every loss.

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.

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

वविरण/Description

EARTHQUAKE DAMAGE, IMPACT DAMAGE; OMISSION TO INSURE; DESIGNATION OF PROPERTY, REINSTATEMENT VALUE AND AGREED BANK CLAUSE ATTACHED HERETO

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

टप्पणयां/ Remarks: NBSUS PLUS POLICY COVERING BASIC COVER + STFI + EQ

TERRORISM NOT OPTED BY THE INSURED

Warranties for Raw Kappas and Fully Pressed cotton Bales

- 1.Warranted that hydrants should be available within 50 ft of godowns or sheds used for storing cotton or kappas. A sufficient quantity of water shall always be kept in the tank connected with the hydrant service and at least eight men trained in the operation of fire fighting appliances shall be available on the premises round the clock. Must ensure that One Chemical extinguisher and six fire buckets for each 3000 sq. ft floor area are made available.
- 2. Warranted that No accumulation of large stock at one place is allowed. There should be a gap of 20 feet between two heaps of cotton.
- 3. Warranted there is no storage of stocks in the normal passage areas.
- 4. Warranted that battery operated equipments like forklifts etc shall be used for loading/unloading operations.
- 5. Warranted proper ventilation in the gowns is maintained to prevent dampness and moisture.
- 6. Warranted electrical wiring and equipment are installed as per latest industrial type.

Subject to:

- No cover for stocks stored in basement .
- 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.

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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 is official website

जिसकी गवाही में दिन/ माह /वर्ष को उपरोक्त उल्लेखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुस्ची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाईट https://nationalinsurance.nic.co.in पर उपलब्ध है, को एक अनुबंध के रुप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभवियक्त जिसके लिए यह विशिष्ट अर्थ पॉलिसी या अनुस्ची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लेखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक के अस्वीकृति के मामले में, यह दस्तावेज स्वतः प्राथमिता निरस्त हो जाएगी। /IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 03/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'

(₹ 1.00

इंश्योरेन्सइंडयालिमिटिंड

कृते नेशनल इन्श्योरेन्स कंपनी सटांप इय्**खे**मिटिड/ For and on behalf of National Insurance Stamp Company Limited Duty:

> अधिकृत हस्तात्क्षरकर्ता/ Authorized Signatory

Printed on 03/04/2024 by ID: 32180099, AID: 71991

Page no: 3

TAX INVOICE

Invoice Serial No: 30878F4PE0000004 Invoice Date: 03/04/2024

Details of Supplier:

National Insurance Company Limited.,

DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001

23, Madhya Pradesh State: GSTIN No: 23AAACN9967E1ZB

Details Of Receiver: SHREE MAHLAXMI FIBRES Address: 182/1 CHHOTI KHAJRANI A B ROAD INDORE

INDORE, City: District: INDORE,

State: MADHYA PRADESH,

PIN: 452011.

Place Of Supply State : Madhya Pradesh State Code : 23 GSTIN No: 23AAUFS0850L1ZT

सेवा का सैक कोड/ वविरण/ SAC Code Descripti		कुल/Total(छूट/ Discou		टैक्स योग्य/ मूल्य/Taxable	सीजीएसटी की राशि ए CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/I GST		केरला बाढ़ उपकर/Kerala Flood Cess
	on of Service		п	Value(₹)	दर/Rate	राशा⁄ि Amount(₹)	दर/Rate	राशि Amount(₹)	दर/Rate	राशा∕ि Amount(₹)	राशा⁄िAmount(₹)
997137	Other property insurance services	6,998	0%	6,998	9%	630	9%	630	0%	0	0
TOTAL		6,998		6,998		630		630		0	0

कुल इनवॉयस मूल्य (अंकों में)Total Invoice Value (In figures) :

₹8,261

कुल इनवॉयस मूल्य (शब्दों में)Total Invoice Value (In words) : रूपए/Rupees

Eight Thousand Two Hundred Sixty One

केवल/Only.

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

E.&.O.E

कृते नेशनल इनुश्योरेन्स कंपनी लमिटिड/ For and on behalf of National Insurance Company Limited

अधिकृत हस्तात्क्षरकर्ता/ Authorized Signatory

