



## STANDARD FIRE & SPECIAL PERILS POLICY

### 1. Insured's Details :

Insured Name	:	CHORDIA TRADING CO
Customer ID	:	PO58147060
Address	:	837,AMIN CHAMBER, CHITRA TALKIES ROAD,BHALDARPURA,NAGPUR NAGPUR ,MAHARASHTRA, 440001
Phone No.	:	
E-mail Id/Fax	:	cindustries53@gmail.com, /
PAN No.	:	
GSTIN/UIN.	:	27CCTPA2007E1ZZ / 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	:	16050011170100002165
Period of Insurance	:	From: 09/03/2018 03:48:00 PM To: 08/05/2018 11:59:59 PM
Date of Proposal	:	09-Mar-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	:	22747
GST	:	4094
Total (₹)	:	26842
Receipt No. & Date	:	16050081170000013690 - 13/03/18

### 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	:	₹ 25000000

**6. Block Details :**

Risk Code	:	67
Location Address with Pin Code	:	M/S PARSHAWNATH AGRO. GUT NO.96/2,PANDHARKAWDA, TQ & DIST.CHANDRAPUR,NA,MH048,CHANDRAPUR, MH,MAHARASHTRA, INDIA, 442401.
Description of Property	:	ON STOCK OF RAW COTTON IN LOOSE &/OR IN HEAPS F.P Bales,STOCK OF LINT,HULLS BONDRI,COTTON SEEDS,OIL CAKE,OIL IN TANK&BARRELS & Stock In PROCES&PACKING MATERIAL,TARPAULIN ETC pertaining to insured'sTrade whilst Stored or lying in shed/Godown

**(a) Block:**

Name of Block:(ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL)			
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	:	25000000
6.	On Stock held in trust	:	0
7.	Others (To Specify)	:	NA
<b>Total Sum Insured</b>			<b>25000000</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	:	25000000
6.	Stock held in trust	:	0
7.	Compound Wall	:	0
8.	Other property specifically required to be covered	:	
<b>Total Sum Insured</b>			<b>25000000</b>

**8. Add on Covers Opted :**

Sl. No.	Add on Cover		Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	:	25000000
2	Spontaneous Combustion (Add On 1007)	:	25000000

**9. Terrorism :**

Terrorism Covered	:	NOT OPTED
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
1	NOT OPTED

**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>	:	N/A
<b>Endorsements</b>	:	Endorsement7 - Spontaneous Combustion, Endorsement9 - Earthquake (Fire and Shock),
<b>Clauses</b>	:	Clause3 - Designation of property clause,
<b>Special Conditions</b>	:	RISK CODE-63/ GINNING & PRESSING (ALL FORM OF COTTON WITH SEEDS & WITH PROCESS & ALL TYPES OF OIL MIL)
<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	:
GST	:
	22747
	4094



Total premium including GST : 26842  
Total premium including GST(In words) : RUPEES TWENTY-SIX THOUSAND EIGHT HUNDRED FORTY-TWO ONLY

**Premium and GST Details**

	<b>Rate of Tax</b>	<b>Amount in INR</b>
Premium		₹ 22747.00
SGST	9	2047
CGST	9	2047
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 13th day of March,2018.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 13/03/2018

Duly Constituted Attorney(s)

Tax Invoice No : 1605001101002165

**IRDA Registration Number: 190**