



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0031V01202223

1. Insured's Details :			
Insured Name	: M/S. ESKAY DYESTUFFS & ORGANIC CHEMICALS PVT. LTD.	E-mail Id/Fax	: accounts@eskayindia.in, sales@eskayindia.in
Customer ID	: 6F4067171	PAN No.	: AAACE1232H
Address	: 22-D S. A., BRELVI ROAD, FORT, MUMBAI. MUMBAI, MAHARASHTRA, 400001	GSTIN/UIN.	: 27AAACE1232H1Z4 / NA
Phone No.	: XXXXXXX0305.		

2. Issuing Office Details :			
Office Name	: D O 111200 (111200)	E-mail Id/Fax	: nia.111200@newindia.co.in /
Office Code	: 111200	S.Tax Regn. No.	: AAACN4165CST178
Address	: GROUND FLOOR, NEW INDIA BHAVAN, 34/36, BANK STREET, FORT, 400021 MAHARASHTRA, 400021.	GSTIN	: 27AAACN4165C3ZP
Phone No.	: 02222665169 / 22890348	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 11120011234300000020
Period of Insurance	: From: 26/09/2023 12:00:01 AM To: 25/09/2024 11:59:59 PM
Date of Proposal	: 26-Sep-23
Prev. Policy no.	: 11120011224300000032
Client Type	: Corporate
Business Source Code	:
Dev.Off level./Broker	: MR. JANAK R. SHAH - (BA13699544)
Agent/Bancassurance/SPECIFIED PERSON	: Mr. MR. JAGDISH M. UDANI (NIAAG00026597) MR JAGDISH UDANI (SI00044803)
Phone No.	: 02223740004, 9892046750 / 9869351362
E-mail Id/Fax	: m.udani@rediffmail.com, / /

4. Collection Particulars :			
Premium	: 232,677	Total (₹)	: 2,74,559
GST	: 41,882	Receipt No. & Date	: 11120081230000003771 - 28/08/23

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
Sum Insured	: ₹ 190,500,000

Risk Serial No	Occupancy Code	Occupancy Description
1	2043	Chemical Manufacturing (Using materials with Flash Point below 32 degree C)..

Signature Not Verified

Digitally signed by JAGAT KAYEE PANIGRAHI
Date: 2023.08.28

Policy No. : 11120011234300000020 Document generated by 39541 at 28/08/2023 13:11:36 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>.



6. Block Details :

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structures	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Materials SI	Stocks In process SI	Finished Stocks SI
1	SHED NO.6, 13-D, KURLA IND. EST; VILLAGE KIROL, NARI SEVA SADAN ROAD, OFF AGRA ROAD, NARAYAN NAGAR, LBS MARG, GHATKOPAR-W, MUMBAI 400086	40000000	500000	110000000	RAW MATERIAL, SEMI FINISHED AND FINISHED GOODS	40000000	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	SHED NO.6, 13-D, KURLA IND. EST; VILLAGE KIROL, NARI SEVA SADAN ROAD, OFF AGRA ROAD, NARAYAN NAGAR, LBS MARG, GHATKOPAR-W, MUMBAI 400086	Pucca	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions, alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0



Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 1 crore	Not Availed
2	Hire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	40,000,000
2.	Furniture & Fixtures, Fittings and other equipment	5,00,000
3.	Plant & Machinery Sum Insured	11,00,00,000
4.	Other Contents Sum Insured	4,00,00,000
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	190,500,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	HDFC BANK
2	STATE BANK OF INDIA .

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

Special Conditions	:	Wordings								
<table border="1"> <thead> <tr> <th>Warranty Number</th> <th>Section Code</th> <th>IIB Occupancy Code</th> <th>Warranty Title</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Warranty Number	Section Code	IIB Occupancy Code	Warranty Title						
Warranty Number	Section Code	IIB Occupancy Code	Warranty Title							

Special Exclusion	: NA
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Clauses / In-built Covers	: (1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹ 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Clauses / In-built Covers	: (1) Terrorism Clause (2) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (3) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (4) Cover for Specific Contents: Cover for Money upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹ 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (5) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (6) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (8) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	: As per Risk covered attached
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10,000/- for each and every loss.

B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	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 (₹)
Net Premium under the policy	: 2,32,677
GST	: 41,882
Total premium including GST	: 2,74,559
Total premium including GST(In words)	: RUPEES TWO LAC SEVENTY-FOUR THOUSAND FIVE HUNDRED FIFTY-NINE ONLY

[Handwritten Signature]



ADJUSTMENT VOUCHER

Issuing Office : D O 111200 (111200)
Address : GROUND FLOOR, NEW INDIA BHAVAN,
34/36, BANK STREET, FORT,
400021
MUMBAI
Insured Pan Number : AAACE1232H
Phone : 02222665169
Email : nia.111200@newindia.co.in
Fax :
Collection Number : 11120081230000003771
Collection Date : 28/08/2023
Business Source Code : 1D13699544
PAN No of Payer : AAACE1232H

Received with thanks from M/S. ESKAY DYESTUFFS & ORGANIC CHEMICALS PVT. LTD..

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
11120011234300000020	Scroll-111200	274559.00	5081.111200	

Total = ₹ 274559.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
Scroll	274559.00	378906	26-AUG-23	STATE BANK OF INDIA	MUMBAI	1112002310018133	0.00

Total = ₹ 274559.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
232677.00	41882.00	0.00	0
Sl no.	Agency Code	Agency Name	Department Code
1	NIAAG00026597	MR. JAGDISH M. UDANI	11

For The New India Assurance Company Limited



Date of Issue: 28/08/2023

Cashier's Initial

Authorized Signatory

Note -

1. Please note the Policy Number, Collection Number and date in all future correspondence.
2. NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

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 : 11120023E0009619

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

Signature Not
Verified
Digitally signed
by JAGATAYEE
PANIGRAHI
Date: 2023.08.28
13:11:36 IST

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