

Standard Fire & Special Perils Endorsement

Endorsement forming part of Policy Number	0000000034775983
Period of Insurance	From: 25/09/2023 00.00 To : 24/09/2024 Midnight
Endorsement Number	000000002718494
URN No	
Insured	ESKAY DYESTUFFS AND ORGANIC CHEMICALS PVT LTD
Mailing Address	PLOT NO H25 MIDC TALOJA INDUSTRIAL ESTATE, PANVEL NA MH 2237MIDC TALOJA, Panvel, Raigarh (Mh), Maharashtra-410208, India Contact Details: +91-9821584472
Endorsement Effective Date	From: 25/09/2023 00.00 To : 24/09/2024 Midnight
Endorsement Reason : Change in clause/condition/warranty etc.. In case any	
Endorsement Wordings: Correction in Sum insured Bifurcation:	
<p>Notwithstanding anything contained herein to the contrary of the within mentioned policy schedule, at the request of the Insured, it is hereby declared and agreed to the correct sum insured Bifurcation should be read as below</p> <p>Plant and Machinery Sum Insured – 200000000/- Stock Sum Insured – 280000000/- Total Sum Insured of the policy – 480000000/-</p> <p>The effective date of this Endorsement is 25/09/2023</p> <p>All other terms, conditions, coverage, warranties and exclusions of the policy remain unaltered</p>	
Endorsement Premium :	
Premium Computation	
Particulars	Amount (Rs.)
Gross Premium	0.00
Add Terrorism Premium	0.00
Total Premium	0.00
Taxes as applicable	0.00
Add Goods and Sales Tax : 12%	0.00
Add Surcharge : 0.6%	0.00
Add Education Cess : 0.00%	0.00
Add Higher Education Cess : 0.00%	0.00
Final Premium	0.00

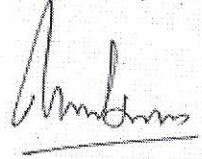
Place: HO

For SBI General Insurance Company Limited

SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

SBI General Insurance Company Limited
Registered and Corporate office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099
UIN NO: IRDAN144CP0028V04201819

Date of Issuance: 31/08/2023



Authorized Signatory

SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

SBI General Insurance Company Limited
Registered and Corporate office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099
UIN NO: IRDAN144CP0028V04201819

BLUS Quote No: 000000094512190

To,
. ESKAY DYESTUFFS AND ORGANIC CHEMICALS PVT LTD,
PLOT NO H25 MIDC TALOJA INDUSTRIAL ESTATE, PANVEL NA MH 2237MIDC TALOJA,
Panvel,
Maharashtra - 410208,
India.
Contact Details: +91-9821584472

Date: 17/08/2023

URN NO:

Intermediary Code: 0061174

Intermediary Name: SBI General Insurance Direct Code

SBI General Bharat Laghu Udyam Suraksha Quote

Dear Sir / Madam,

We hereby extend our gratitude of having given us an opportunity to participate in quoting for the captioned risk. Appended hereunder is a brief summation of the Terms we propose:

Cover: SBI General Bharat Laghu Udyam Suraksha
Location Covered: Details as under
Activity at Proposed Location: Details as under
Period of Insurance: From: 25/09/2023 (00:00 Hrs) To: 24/09/2024 Midnight
Schedule of property covered: As under

Sr. No	Location of Risk	Occupancy	Sum Insured (Rs.)	
			Contents	
1.	PANVEL NA MH, PLOT NO H25 MIDC TALOJA INDUSTRIAL ESTATE, 2237MIDC TALOJA, PANVEL, MAHARASHTRA-410208. Contact Details: +91-9821584472	Chemical Manufacturing (others), Pharmaceuticals, Toiletry products	Stocks	200,000,000.00
				280,000,000.00
			Total	480,000,000.00

Standard Add-on cover Details:

Add on Cover Description	Sum Insured (Rs.)

Other Add-on cover Details:

Add on Cover Description	Sum Insured (Rs.)

Other Inbuilt Cover		Inbuilt cover Sum Insured (Rs.)
1.	Additions, alterations, or extensions (15% of Sum Insured (Excluding Stocks)	15% of Sum Insured (Excluding Stocks)
2.	Temporary removal of stocks (10% of the Sum Insured of Stock)	10% of the Sum Insured of Stock
3.	Cover for Specific Contents	
	Money	Up to Rs.50,000
	Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind	Up to Rs.50,000
	Computer programmes, information and data	Up to Rs. 5,00,000
	Employees', Directors', visitors' personal effects	Up to Rs.15,000 per person for a maximum of 20 persons
4.	Start-Up Expenses	Up to Rs.5,00,000
5.	Professional fees	5 % of the claim amount
6.	Costs for removal of debris	2 % of the claim amount

0.06%. Total → 314784)

7.	Costs compelled by Municipal Regulations	Upto Sum Insured
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Premium Computation

Particulars	Amount (Rs.)
Net Premium	
Terrorism Premium	156,366.05
Discount/Loading if any	110,400.00
Taxes as applicable	
Add Kerala Cess:	48,017.88
Final Premium	0.00
	314,784.00

Deductible

Particulars	
5 % of each claim, subject to a minimum of ₹ 10,000 for each claim.	
Terrorism Damage Claims:	
Shops & Residential Risks	1 % of claim amount for each and every claim subject to a minimum of Rs.10000 and a maximum of Rs.500,000
Non-Industrial Risks	1 % of claim amount for each and every claim subject to a minimum of Rs.25000 and a maximum of Rs.1000,000
Industrial Risks	5 % of claim amount for each and every claim subject to a minimum of Rs.100000 and a maximum of Rs.2500,000

Clauses Applicable:

1. Additions, alterations or extensions Clause
2. Cover for Specific Contents
3. Professional fees
4. Cost for Removal of debris
5. Costs compelled by Municipal Regulations
6. Waiver of Underinsurance upto 15%
7. Sanction Limitation And Exclusion Clause
8. Cyber Loss Limited Exclusion Clause LMA 5410
9. Communicable Disease Exclusion Clause
10. Agreed Bank Clause
11. Basis of Valuation
12. Policy shall stand canceled ab intio in the event of non-realization of the premium
13. Terrorism damage inclusion
14. Temporary removal of stocks
15. Start-Up Expenses
16. Designation of Property Clause
17. Earthquake (Fire and Shock)
18. Sanction Limitation And Exclusion Clause:
It is hereby declared and agreed that no insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United

Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

19. Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term of this Policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Clause.

SBI General Insurance Company Limited
"9th Floor, A&B Wing, Fulcrum Building,
Sahar Road, Andheri East, Mumbai – 400099".

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Policy the burden of proving the contrary shall rest in the insured.

Location wise Clauses/Warranties etc.:

Clauses Applicable:

For Risk Location Address: PANVEL NA MH,PLOT NO H25 MIDC TALOJA INDUSTRIAL ESTATE,2237MIDC TALOJA, PANVEL,MAHARASHTRA-410208

1. Kutcha construction is excluded under scope of this policy

Hypothecation Details

Sr.No	Name of the financial Institution	Address of the Financial Institution
1.	SBI	SIB GHATKOPAR
2.	HDFC bank	Mumbai

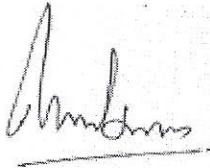
"Please note that this quote is valid till 12/09/2023".

We would like to participate in this proposal with 100 % share.

Hope you find our submission competitive enough and give us an opportunity of underwriting this business. Should you at any time require any assistance, please do feel free to contact your relationship manager or write to us, customer.care@sbigeneral.in or call our Customer Care Number 1800-22-1111 (MTNL/BSNL user) and 1800-102-1111 (for other users).

Assuring you of our best services at all times.

Yours Sincerely,



Authorized Signatory

Date:

Place: HO

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Annexure 1

Floater risk locations