



STANDARD FIRE & SPECIAL PERILS POLICY

1. Insured's Details :

Insured Name	:	UJVN LIMITED.
Customer ID	:	PO10747759
Address	:	MAHARANI BAGH GMS ROAD DEHRADUN DEHRADUN ,UTTARAKHAND, 248001
Phone No.	:	9456590125
E-mail Id/Fax	:	jc pant63@gmail.com, /
PAN No.	:	AAACU6672R
GSTIN/UIN.	:	05AAACU6672R1ZN / NA

2. Issuing Office Details :

Office Name	:	DEHRADUN DO 340800 (340800)
Office Code	:	340800
Address	:	15-A, RAJPUR ROAD, 15-A, RAJPUR ROAD,OPP. GANDHI PARK,DEHRADUN - 248 001. .263641 UTTARAKHAND , 263641.
Phone No.	:	01352657669 / 01352712501
E-mail Id/Fax	:	nia.340800@newindia.co.in /
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	05AAACN4165C4ZU
SAC	:	997139 (Other non-life insurance services excl RI)

3. Policy Details :

Policy Number	:	3408001190100000132
Period of Insurance	:	From: 20/07/2019 12:00:01 AM To: 17/07/2020 11:59:59 PM
Date of Proposal	:	20-Jul-19
Prev. Policy no.	:	3408001180100000130
Client Type	:	Corporate
Business Source Code	:	
Dev.Off level./Broker	:	DIRECT BUSINESS - (1D7842540)
Agent/Bancassurance/SPECIFIED PERSON	:	
Phone No.	:	NA / 01352657669, 01352108164, 9412319924
E-mail Id/Fax	:	/ / /

4. Collection Particulars :

Premium	:	339651
GST	:	61138
Total (₹)	:	400789
Receipt No. & Date	:	34080081190000001124 - 22/07/19

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	:	₹ 334555000

6. Block Details :

Risk Code	:	
Location Address with Pin Code	:	
Description of Property	:	

As per Schedule Attached.

7. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building - Superstructure	334555000
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	0
6.	Stock held in trust	0
7.	Compound Wall	0
8.	Other property specifically required to be covered	
	Total Sum Insured	334555000

8. Add on Covers Opted :

Sl. No.	Add on Cover	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	334555000

9. Terrorism :

Terrorism Covered	:	N (No)
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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

Warranties	:	N/A
Endorsements	:	Endorsement9 - Earthquake (Fire and Shock),
Clauses	:	Clause3 - Designation of property clause,
Special Conditions	:	EQ, STFI
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	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:-

Risk SI No	Voluntary / Imposed	Excess Description
1	Normal	Refer Compulsory Deductibles
2	Normal	Refer Compulsory Deductibles

(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/- (Rupees 25 Lacs)

(d)Deductibles(Each and every Loss):

- (i)For occupancies - Power Plants excluding Wind and Solar power plants (Above ₹ 500 Crores top location Sum Insured)
- (ii)For occupancies - Steel Plants (Above ₹ 500 Crores top location Sum Insured)

Deductibles are as follows,

FLOP	30 days of Gross Profit
MLOP	45 days of Gross Profit
MD	5% of Claim Amount subject to Minimum ₹ 1.25 Crores

14. Premium Details :

Premium Head	Premium Amount (₹)
Premium for Terrorism Cover	:
Net Premium under the policy	:
GST	:
Total premium including GST	:
Total premium including GST(In words)	:
	RUPEES FOUR LAC SEVEN HUNDRED EIGHTY-NINE ONLY

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 339651.00
SGST	9	30569
CGST	9	30569



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 22nd day of July, 2019.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 22/07/2019

Duly Constituted Attorney(s)

Tax Invoice No : 34080019E0001609

IRDA Registration Number: 190