



POLICY SCHEDULE FOR SHOPKEEPERS INSURANCE

Insured's Name	BHAWNA SILK MILLS		
Insured's Details		Issuing Office Details	
Customer ID	PO91675639	Office Code	: DO-IV (230400)
Address	(HINDU UNDIVIDED FAMILY - VINODKUMAR BAID) 549, SILK CITY MARKET, RING ROAD, SURAT SURAT ,GUJARAT, 395002	Address	: 2ND FLOOR, KIRAN CHAMBERS, OPP J K TOWER SUB JAIL CROSSING, RING ROAD,395002 SURAT
Phone No	XXXXXX0193	Phone No	: 2336864 / 2337644
E-mail/Fax	549bhavnasmilkmills@gmail.com, /	E-mail/Fax	: nia.230400@newindia.co.in / 2313467
PAN No	AABHV9096E	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	24AABHV9096E1ZU / NA	GSTIN	: 24AACN4165C2ZW
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 23040048250600000404	Business Source Code	
Period of Insurance	: From: 22/09/2025 04:35:57 PM To: 21/09/2026 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/IMF/Web Aggregator/CPSC User	: DIRECT CODE 230400 - (1D3937242)
Date of Proposal	: 22-Sep-25	Agent/Bancassurance/Specified Person	: KAPIL KANTIBHAI RAMANI (NIAAG00055908) KAPIL KANTIBHAI RAMANI (SI00098888)
Prev. Policy no.	: 23040048240600000456	Phone No	: 9979343593 / 2336864
Client Type	: Corporate	E-mail/Fax	: ramanikapil284@yahoo.com, nia230400@gmail.com, / /

Premium(₹)	GST(₹)	Total (₹)	Total (₹ in words)	Receipt No. & Date
5,382	968	6,350	RUPEES SIX THOUSAND THREE HUNDRED FIFTY ONLY	2304008125000001009 1 - 22/09/25
Shop Address		549, SILK CITY MARKET, RING ROAD, SURAT		
Nature of Business trade		SHOP		

Section wise Premium Details:				
Section	Description Cover	Sum Insured	Premium(₹)	Excess
1A	Fire and allied perils-Building of Class A construction only	500000	500	5 % of Claim Amount subject to a minimum of ₹ 10000
1B	Fire and allied perils-Contents Excluding Money and valuables	1800000	1800	5 % of Claim Amount subject to a minimum of ₹ 10000
2	Burglary and House breaking	1800000	720	NIL
3A	Section 3A(Money in transit)	100000	180	NIL
3B	Section 3B(Money in till or counter during business hours	20000	180	NIL
3C	Money in locked safe in office outside business hours	0	0	NIL
4	Pedal Cycle	NOT OPTED	NOT OPTED	NIL
5	Plate Glass	NOT OPTED	NOT OPTED	1% of Claim Amount.
6	Neon and Glow sign	3000	25.5	NIL
7	Baggage Insurance	40000	240	NIL
8	Personal Accident	NOT OPTED	NOT OPTED	NIL

Policy No. : 23040048250600000404 Document generated by 38727 at 22/09/2025 16:38:34 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>.



9	Fidelity Guarantee	NOT OPTED	NOT OPTED	NIL
10A	Public Liability Insurance	100000	35	NIL
10B	Workmens Compensation	NOT OPTED	NOT OPTED	NIL
11	Electronic Equipment Insurance	NOT OPTED	NOT OPTED	The first 5% of Claim Amount subject to minimum of ₹2500 in respect of each and every loss.
12	Business Interruption	1800000	1638	7 Days of Gross Profit.

Details under: Sec1A Fire and allied perils-Building of Class A construction only				
SI No:	Item	Description	Sum Insured	
1	Shop (Class 1 Construction)	Building (Class A construction only shop owned by insured)	500000	

Details under: Sec1B Fire and allied perils-Contents- Excluding Money and valuables				
SI No:	Item	Description	Sum Insured	
1	Stock in Trade including Goods Held in Trust	STOCK PERTAINING TO INSURED TRADE/BUSINESS	1500000	
2	Furniture,Fixtures and Fittings	FURNITURE, FIXTURES & OFFICE EQUIPMENTS & OTHER CONTENTS	300000	

Details under: Sec2 Burglary and Housebreaking				
SI No:	Item	Description	Sum Insured	
1	1 Furniture,Fixtures and Fittings	FURNITURE, FIXTURES & OFFICE EQUIPMENTS & OTHER CONTENTS	300000	
2	2 Stock in Trade including Goods Held in Trust	STOCK PERTAINING TO INSURED TRADE/BUSINESS	1500000	

Details under: Sec3 (Money Insurance) Cash in transit				
SI No:	Item	Description	Sum Insured	
1	Section 3A	Money in Transit	100000	
2	Section 3B	Money in till or counter during business hours)	20000	
3	Section 3C	Money in locked safe in office outside business hours	0	

Details under: Sec6 Neon Sign				
SI No	Make and Name of Manufacturer Details1 for Neon and Glow sign	Year of Manufacture for Neon and Glow sign	Sum Insured	
1	NEON SCREEN	2018	3000	

Details under: Sec7 Baggage Insurance				
SI No	Baggage in connection with trade	Personal effects of the insured /partners/Authorized employee	Sum Insured	
1	0	40000	Sum Insured	

Details under: Sec10A Public Liability				
			Amount	
Limit of Liability			100000	

Details under: Sec12 Business Interruption				
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Sl.No	Item	Description	Sum Insured
1	NIL	NIL	1800000

Addon Covers	Sum Insured (₹)
Terrorism SEC-1 Subject to SANCTION LIMITATION AND EXCLUSION CLAUSE	2300000
Deductibles Opted for Terrorism Pool	: 1% of the claim amount for each and every claim subject to Minimum of ₹25,000 and Maximum of ₹10,00,000
Special Conditions	: NOTE: STFI (STORM, FLOOD, INUNDATION, CYCLONE, TYPHOON AND HURRICANE) PERIL WILL NOT COVERED IF RISK IS SITUATED IN BASEMENT / LOWER GROUND FLOOR.
Excess	: 0

The Policy shall be subject to SHOPKEEPERS INSURANCE policy clauses attached herewith.

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 5,382
SGST	9	484
CGST	9	484
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 22nd day of September,2025.

For and on behalf of
The New India Assurance Company Limited

Duly Constituted Attorney(s)

Date of Issue: 22/09/2025

Mudrank _____ Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____ vide receipt number _____ dt. _____.

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C