



STANDARD FIRE & SPECIAL PERILS POLICY

1. Insured's Details :

Insured Name	:	SYMEGA FOOD INGREDIENTS LTD
Customer ID	:	PO66447407
Address	:	SYNTHITE TASTE PARK, PANCODE, ERNAKULAM VADAVUCODE, KERALA, 682310
Phone No.	:	
E-mail Id/Fax	:	amexkochi@gmail.com, /
PAN No.	:	AAKCS0062P
GSTIN/UIN.	:	32AAKCS0062P1Z6 / NA

2. Issuing Office Details :

Office Name	:	VYTTILA BRANCH (760707)
Office Code	:	760707
Address	:	VYTTILA BRANCH 1ST FLOOR, THARAYIL CHAMBERS, OPPOSITE HP PETROL PUMP, NH BYPASS VYTTILA, KOCHI, 682019 KERALA, 682019.
Phone No.	:	04842306916
E-mail Id/Fax	:	nia.760707@newindia.co.in /
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	32AAACN4165C4ZX
SAC	:	997139 (Other non-life insurance services excl RI)

3. Policy Details :

Policy Number	:	76070711200100000325
Period of Insurance	:	From: 29/01/2021 12:00:01 AM To: 28/01/2022 11:59:59 PM
Date of Proposal	:	29-Jan-21
Prev. Policy no.	:	76070711190100000381
Client Type	:	Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	AMEX INSURANCE BROKERS (INDIA) PVT.LTD, - (BR00000057) SITE VYTTILA 760707 AMEX (SI00173593) SITE VYTTILA 760707 AMEX (SI00173593) SITE VYTTILA 760707 AMEX (SI00173593)
Agent/Bancassurance/SPECIFIED PERSON	:	
Phone No.	:	04842806750, / NA
E-mail Id/Fax	:	amexkochi@gmail.com, / 04842803750 /

4. Collection Particulars :

Premium	:	594172
GST	:	106950
Total (₹)	:	701122
Receipt No. & Date	:	76070781200000014314 - 25/01/21

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	:	₹ 600166292

6. Block Details :

Risk Code	:	93
Location Address with Pin Code	:	PANCODE,SYNTHITE PARK,EKM,KL1764,VADAVUCODE, KL,KERALA, INDIA, 682310.
Description of Property	:	SYMEGA FOOD INGREDIENTS LTD,NO XI/312G,SYNTHITE TASTE PARK, PANCODE.2.SYMEGA FOOD INGREDIENTS LTD.,TECHNOLOGY CENTRE,3RD FLOOR,EMBASSY SIGNET, CESSNA BUSINESS PARK, KADUBEESANAHALLI, BANGALORE 560103. FRUIT PRODUCTS AND CONDIMENT FACTORIES.
Risk Description	:	Fruit products and Condiment Factories (including fruit pulp making)

As per Schedule Attached.

7. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building - Superstructure	0
2.	Building- Plinth & Foundations	0
3.	Plant, Machinery and accessories	518162576
4.	Furniture, Fittings, Fixtures and other Contents	82003716
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	600166292

8. Add on Covers Opted :

Sl. No.	Add on Cover	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	600166292
2	dummy83	0

9. Terrorism :

Terrorism Covered	:	N (No)
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	ANDHRA BANK .

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
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Endorsements	:	Endorsement9 - Earthquake (Fire and Shock),
Clauses	:	Clause1 - Agreed bank Clause, Clause3 - Designation of property clause,
Special Conditions	:	as per SFSP clause 15 DAYS WAITING PERIOD FOR STFI COVER-
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

(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)

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 SEVEN LAC ONE THOUSAND ONE HUNDRED TWENTY-TWO ONLY

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 594172.00
SGST	9	53475
CGST	9	53475
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 25th day of January, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 25/01/2021

Duly Constituted Attorney(s)

Tax Invoice No : 76070720E0018882

IRDA Registration Number: 190