



FIRE FLOATER POLICY

1. Insured's Details :

Insured Name	:	SYMEGA FOOD INGREDIENTS LTD
Customer ID	:	PO63767153
Address	:	SYNTHITE TASTE PARK, PANCODE, ERNAKULAM VADAVUCODE ,KERALA, 682310
Phone No.	:	
E-mail Id/Fax	:	joshy.johny@symega.com, /
PAN No.	:	AAKCS0062P
GSTIN/UIN.	:	32AAKCS0062P1Z6

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	:	76070711200300000010
Period of Insurance	:	From: 16/10/2020 12:00:01 AM To: 15/10/2021 11:59:59 PM
Date of Proposal	:	16-Oct-20
Prev. Policy no.	:	76070711190300000007
Client Type	:	Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	AMEX INSURANCE BROKERS (INDIA) PVT.LTD, - (BR00000057) 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	:	457380
GST	:	82328
Total (₹)	:	539708
Receipt No. & Date	:	76070781200000009464 - 28/10/20

5. Policy Level Covers :

Description of Property	:	As per Location Details
Location Address with Pin Code	:	As per Location Details
Risk Description	:	As per Location Details
Risk Code	:	As per Location Details



STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	As per Sum Insured Summary

6. Location-wise Details :

Risk Sl. No.	Risk Code	Risk Description	Location Address	Pin Code	District Name	State Name	Earthquake Zone
1	93	Fruit products and Condiment Factories (including fruit pulp making)	Symega Food Ingredients, Dry Plant, Synthite Taste Park, Pancode, Ernakulam	682310	VADAVUCODE	KERALA	Zone -
3	93	Fruit products and Condiment Factories (including fruit pulp making)	Symega Food Ingredients, Wet Plant, Synthite Taste Park, Pancode, Ernakulam	682310	VADAVUCODE	KERALA	Zone -
4	93	Fruit products and Condiment Factories (including fruit pulp making)	Synthite Industries Pvt.Ltd.Cold Room, Synthite Taste Park Pancode, Ernakulam	682310	VADAVUCODE	KERALA	Zone -
5	93	Fruit products and Condiment Factories (including fruit pulp making)	MICROTROL STERILISATION SERVICES P LTD., XIV/158, MAZHUVANNOOR, PWD ROAD, KADAKKANAD KOLENCHERY, KOLENCHERY	682311	KOLENCHERRY	KERALA	Zone -
6	93	Fruit products and Condiment Factories (including fruit pulp making)	M/S.LAKSHMI FOODS, II/2, OLD HYMAPOLYMER BLDG, PADAPPARAMBU, PULIMCHUVADU,	682311	KOLENCHERRY	KERALA	Zone -
7	93	Fruit products and Condiment Factories (including fruit pulp making)	SEBAS FOOD PRODUCTS, N, MAZHUVA NOORP.O., EKM EKM	686669	MUDAVOOR	KERALA	Zone -
8	93	Fruit products and Condiment Factories (including fruit pulp making)	SHAN QUALITY FOODS, PULINCHUVADU EKM	682311	KOLENCHERRY	KERALA	Zone -
9	93	Fruit products and Condiment Factories (including fruit pulp making)	MYTHREE KUDUMBASREE WARD 14, AIKARANAD GRAMAPANCHAYAT, MA NAYATHUPEEDIKA, PAZH AMTHOTTAM EKM ER179/03	682311	KOLENCHERRY	KERALA	Zone -
10	93	Fruit products and Condiment Factories (including fruit pulp making)	HERBAL ISOLATES, P LTD, SYNTHITE TASRTE PARK, PANCODE, KOCHI	682310	VADAVUCODE	KERALA	Zone -
11	93	Fruit products and Condiment Factories (including fruit pulp making)	SYNTHITE INDUSTRIES PVT LTD., KADAYIRIPPU, KOLENCHERY	682311	KOLENCHERRY	KERALA	Zone -
12	93	Fruit products and Condiment Factories (including fruit pulp making)	SYNTHITE INDUSTRIES PVT L TD., SYNTHITE TASTE PARK, PANCODE, KOLENCHERY, EZHAKAR ANADU PUTHENCROUZ	682310	VADAVUCODE	KERALA	Zone -



13	93	Fruit products and Condiment Factories (including fruit pulp making)	INTERGROW FOODS&BEVERAGE,XI,3 12/CA XIII/241 A SYNTHITE PARK,PANCODE,KOCHI	682310	VADAVUCODE	KERALA	Zone -
14	93	Fruit products and Condiment Factories (including fruit pulp making)	WINGS PACKERS, THENALIPARAMBIL HOUSE, VADAVUCODE,PUTHENC RUZ	682310	VADAVUCODE	KERALA	Zone -
15	93	Fruit products and Condiment Factories (including fruit pulp making)	HARIDEV FORMULATIONS,MP XI-478, NELLADP.O.,MUJVATTUP UZHA, NELLAD	686669	MUDAVOOR	KERALA	Zone -
16	93	Fruit products and Condiment Factories (including fruit pulp making)	PKM FINE FOODS AND SPICES KOTTOR, KOLENCHERY	682311	KOLENCHERRY	KERALA	Zone -
17	93	Fruit products and Condiment Factories (including fruit pulp making)	JEEVAN VENTURES INDIA PVT LTD.,KINFRA SMALL INDUSTRIAL PARK, NELLAD.P.O. MUVATTUPUZHA,EKM	686661	MUVATTUPUZHA	KERALA	Zone -

7. Sum Insured Summary :

Sl. No.	Description of Stocks	Sum Insured (₹)
1	Stock of raw materials,finished goods,semi finished goods,ana packing materials for flavours, colors, seasonings,Ready to cook,Masalas,Spice blends, and Culinary products	420000000

8. Add on Covers Opted :

Sl. No.	Add on Cover	Sum Insured(₹)
13	DUMMY3531A Earthquake (Fire and Shock) (Add On 1009)	₹0 ₹420000000

9. Terrorism :

Terrorism Covered	:	NOT OPTED
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	FEDERAL 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
Endorsements	:	Endorsement9 - Earthquake (Fire and Shock),
Clauses	:	Clause1 - Agreed bank Clause, Clause3 - Designation of property clause, Clause9 - Floater Clause,
Special Conditions	:	
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached



13. Deductibles :

(a) Compulsory:-

For Floater and Floater Declaration stock policies the minimum deductibles will be 5% of claim amount subject to a minimum of ₹50,000/-

(b) Voluntary / Imposed:-

Risk SI No	Excess opted by the insured	Excess Description
2	Normal	

(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/- (₹ Twenty five Lakhs)

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)	:
	457380
	82328
	539708
	RUPEES FIVE LAC THIRTY-NINE THOUSAND SEVEN HUNDRED EIGHT ONLY

Premium and GST Details

Premium	:	₹ 457380.00
SGST	9	41164
CGST	9	41164
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 28th day of October, 2020.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 28/10/2020		
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Duly Constituted Attorney(s)



Tax Invoice No : 76070720E0012895

IRDA Registration Number: 190