



POLICY SCHEDULE

Policy Servicing Office	4th Floor Destination, Near Shoppers Stop, M.G.Road, Ghatkopar(East), Mumbai-400089 Tel No:022-67443100,
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INSURED DETAILS		POLICY DETAILS	
Insured Name	M/S TRILOKESH CITY DEVELOPERS LLP	Current Policy No	OG-17-1907-4001-00000945

Insured Address	C-109, HIND SAURASHTRA ESTATE , 85/86, M V RD, MAROL NAKA, ANDHERI (E), MAHA-RASHTRA, MUMBAI-400059	Expiring Policy No	OG-16-1907-4001-00000994
Partner ID	72790457	Product	Standard Fire and Special Perils Policy
Bank Details	Various Financial Institutes as listed in Annexure II	Policy Issued on	17-NOV-16
Bank Reference No.		Period of Insurance	18-NOV-16 to 17-NOV-17
Bank Emp. Code		Coinsurance Details	N/A
		Policy Status	Issued

Description	Sum Insured (Rs)
Sum Insured (Only Fire)	32,00,00,000.00

Premium Details	Amount (Currency)	Premium Details	Amount (Currency)
Net Fire Premium (A)	50,849.8	Service Tax	7908
Net Add On Cover (B)	5,635.2	Swachh Bharat Cess	282
Terrorism Surcharge (C)	0.00	Krishi Kalyan Cess	282
		Final Premium (A+B+C+D+E)	64,957.00

Premium Collection Details	1907-00342354 / 62335946 / RS. 64952 ,
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Broker Code 10035203	Channel Name : ML
Broker Name : S AND R INSURANCE BROKERS PRIVATE LIMITED	
Contact No : 0/0	
Email -	

Risk covered	Standard Fire & Special Perils and Addons as detailed under Annexure I
Add on Cover	Earthquake With Plinth and Foundation
Exclusions	Standard Fire and Special Perils wordings, clauses and warranties as attached
Subject to clauses	Agreed Bank Clause Designation of Property Clause Local Authorities Clause ReInstatement Value Policies Annexure1-Terrorism Damage Exclusion Warranty
Warranties	Construction (Applicable Other THAN FOR OPEN STORAGE) Fea Warranty
Special conditions / Higher Deductibles (if applicable)	Excess (not applicable to dwellings with individual owners): If total sum insured of all fire policies at one location is - a) up to INR 10 Cr - 5% of claim amount subject to a minimum of INR 10,000. b) Above INR 10 Cr and up to INR 100 Cr - 5% of claim amount subject to a minimum of INR 25,000. c) Above INR 100 cr and up to INR 1500 Cr - 5% of claim amount subject to a minimum of INR 5 lakhs. This excess supersedes the General Exclusion 1 of policy wordings shall apply per event per insured.

62335946-/10035203/SR00024052/-

NOTE: If Premium paid through Cheque, the Policy is void ab-initio in case of dishonor of Cheque.
This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to any specific warranty or condition attached.



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In witness whereof undersigned being authorized by and on behalf of the company has/have herein to set his/her their name.....(Date) at..... (Place).....
For & On Behalf of Bajaj Allianz General Insurance Company Ltd.



Authorized Signatory
Printed , Signed and Executed at
Pune

Consolidated stamp Duty paid vide Receipt No: .37
dated 01-OCT-16

Regd Office : GE Plaza,Airport Road, Yerwada Pune-411006 (India), A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDA] vide Reg No.113, Corporate Identification Number U66010PN2000PLC015329.



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Standard Fire And Special Perils Policy
Annexure I

Policy No

Policy Period

Location Description:

Location Address :

Occupation Description :

OG-17-1907-4001-00000945

18-NOV-16 to 17-NOV-17

Office Premises

7th flr, A & B Wing, Think Techno Campus , Pokharan Rd no.
02 , Off Eastern Express Highway, Thane (w) - - Maharashtra
400607

Office premises

Sr.No.	BlockDescription	Plinth & Found.SI(Rs.)	Super St.Bid.SI	P&M (Rs.)	FFF (Rs.)	Stocks (Rs.)	SIP (Rs.)	Others (Rs.)	TSI (Rs.)	Disc For Deleting	
										STFI	RSMD
										(in mile)	
1	Office Premises	0.00	32,00,00,000.00	0.00	0.00	0.00	0.00	0.00	32,00,00,000.00	0.00	0

Addon Covers Details(Location Level):

Sr.No	Addon Cover Code	Addon Cover Description	Addon Cover SI
1	EQP	Earthquake With Plinth and Foundation	32,00,00,000.00

For and on behalf of
Bajaj Allianz General Insurance Company Ltd

Authorized Signatory

In Case of any claim, please contact our 24 Hour Call Centre at 1800-22-5858, 1800-102-5858, 1800-209-5959 Toll Free / 30305858 (Chargeable, add area code before this number in case of mobile call) or email us at info@bajajallianz.co.in
Regd Office: GE Plaza, Airport Road, Yerwada Pune-411006 (India)
Service Tax Reg. No. : AABCB5730G-ST-001
Latest Schedule-18-Nov-2016:01:50:00 PM



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INSURED DETAILS		POLICY DETAILS	
Insured Name	M/S TRILOKESH CITY DEVELOPERS LLP	Current Policy No	OG-17-1907-4001-00000945

Standard Fire And Special Perils Policy

Annexure II

Policy No. :	OG-17-1907-4001-00000945		
Location :	Office Premises		
Address :	7th flr, A & B Wing, Think Techno Campus , Pokharan Rd no. 02 , Off Eastern Express Highway, Thane (w) - - Maharashtra 400607		
Block Desc :	Office Premises		
Item Code	Item Details	Item Description	
I002	On Structure	Super Structure(Building)	

This Policy Covers The Respective Rights And Interests Of following Banks/Financial Institutions:-

Sr.No.	Financial Institute Name
1	ADITYA BIRLAFINANCE LTD.

For and on behalf of
Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

In Case of any claim, please contact our 24 Hour Call Centre at 1800-22-5858, 1800-102-5858, 1800-209-5959 Toll Free / 30305858 (Chargeable, add area code before this number in case of mobile call) or email us at info@bajajallianz.co.in

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Standard Fire And Special Perils Policy

Annexure III

This Following Addon Covers/Clauses/Warranties are attached to and form that of policy No : OG-17-1907-4001-00000945

Addon-cover

EarthQuake : Extension cover shall be granted only if the entire property in one Complex / Compound/ location covered under the policy is extended to cover this risk and sum insured for this extension is identical to the sum insured against the risk covered under main policy except for the value of the plinth and foundation of the building(s). If option to delete STFI peril is not exercised "In consideration of the payment by the Insured to the Company of the sum of _____ additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide /Rockslide resulting therefrom. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement." Special conditions 1) Excess clause 5% of each and every claim subject to a minimum of Rs.10,000/. 2) Extension cover shall be granted only if the entire property in one complex / compound /location covered under the policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered under main policy except for the value of the plinth and foundations of the building(s).. 3) Onus of proof In the event of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake."

CLAUSE

Agreed Bank Clause : "It is hereby declared and agreed:- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties. ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder. v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgages, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

Designation of Property Clause : For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

Local Authorities Clause : Reinstatement Value Policy may be extended to cover additional cost of reinstatement solely by reason of the necessity to comply with the regulations of local authority by incorporating the following clause in the policy."The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provided that1) The amount recoverable under this extension shall not include : a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws,i) in respect of destruction or damage occurring prior to the granting of this extension,ii) in respect of destruction or damage not insured by the policy,iii) under which notice has been served upon the insured prior to the happening of the destruction of damage,iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged,b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen,c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Insurer under this extension not being thereby increased.3) If the liability of the insurer under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then the liability of the Insurers under this extension (in respect of any such item) shall be reduced in like proportion. 4) The total amount recoverable under any item of the policy shall not exceed the sum insured thereby. 5) All the conditions of the policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein." 6) No additional premium shall be charged for inclusion of this clause in this policy.

Reinstatement Value Policies : Reinstatement value insurance may be granted on Buildings, Machinery Furniture, Fixture and Fittings only subject to the incorporation of the following memorandum in the policy:"It is hereby declared and agreed that in the event of the property insured under (Item Nos.....of) within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby."Special Provisions1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the

amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.1. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.2. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.3. This Memorandum shall be without force or effect if a) the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.(b) the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

Annexure1-Terrorism Damage Exclusion Warranty : This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

WARRANTY

Construction (Applicable Other THAN FOR OPEN STORAGE) : Warranted that the building covered under the policy/ in which the contents covered under this policy is present is not kutcha construction as described below. Kutcha construction: Building (s) having walls and / or roofs of wooden planks / thatched leaves and / or grass/ hay of any kind / bamboo/ plastic cloth/ asphalt cloth/ canvas/ tarpaulin and the like.

Fea Warranty : Warranted that any claim under the policy shall be admissible only if: a) All Fire Extinguishing Appliances (available at the time of policy inception) shall be installed throughout the premises at accessible locations and to be maintained in efficient working condition through the policy period) b) Hydrant system / smoke detectors / Heat detectors / Fire alarms / sprinklers if available at the time of commencement of risk or agreed to be installed before acceptance of risk shall be maintained in efficient working condition. It is also warranted that a team of trained employees shall remain available inside the plant premises during the working hours of plant

For and on behalf of
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Authorized Signatory

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