



## UNITED INDIA INSURANCE COMPANY LIMITED

2 BRABOURNE ROAD, GOVIND BHAWAN ( 3RD FLOOR ) KOLKATA, WEST BENGAL  
DO 4 KOLKATA - 700001 WEST BENGAL  
PHONE: (033) 22253139 FAX: EMAIL:

### UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY NO.:0304001121P111630982 UIN. IRDAN545RP0013V01202021

**PERIOD OF INSURANCE**  
From 00:00 Hrs of 08/02/2022  
To Midnight of 07/02/2023

*Insured*

#### DIRECTORATE OF TECHNICAL EDUCATION AND TRAINING WEST BENGAL

PLOT-B/7, ACTION AREA-III, KARIGORI BHAVAN  
700160  
KOLKATA  
WEST BENGAL

Agent Name : GOUTAM SAHA  
Agent Code : AG10035300  
Mobile/Landline Number/Email : 9007742330  
GSAHA6341@GMAIL.COM

The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uiic.co.in](http://www.uiic.co.in).

For any Information, Service Requests, Claim intimation and Grievances please write to 030400@uiic.co.in

Download Customer App([www.uiic.co.in](http://www.uiic.co.in)). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.  
Website: <http://www.uiic.co.in>

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POLICY NO.:0304001121P111630982  
UIN: IRDAMS4SRP0013V0120.



UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY  
SCHEDULE

Policy No.	0304001121P111630982			Prev. Pol. No.	
Name Of Insured	DIRECTORATE OF TECHNICAL EDUCATION AND TRAINING WEST BENGAL / 23059007224			Tel (C)	
Tel (O)	Fax			Email	
Business Occupation	None	From	00:00 Hrs of 08/02/2022	To	Midnight of 07/02/2023
Period of Insurance					

CO-INSURANCE DETAILS:  
UIC 030400 : 100%

Risks Covered	Sum Insured(₹)
Contents	7,000.
Floater Cover	Nil

Total Basic Premium: 3  
Total Addon Premium: 3  
Net Premium: 3  
GST(9%): 3  
SGST(9%): 3  
Stamp Duty: 3  
Total: 10103040021113  
Receipt No: 11/0  
Receipt Date:

Agency/Broker Code: AGIB  
COUTAR SSHA  
Business Assoc Code: BA  
ANJAN KUMAR MAJUMDAR

Stamp Duty Applicability : No

Deductible	₹ 5,000/- for each & every claim
Terrorism deductible	1)1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/- (for Non-industr 2)5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/- (for Industr

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
CENTAL POLYTECHNIC EAST MIDHAPORE, EAST MIDHAPORE, WEST BENGAL, Pin- 721401	CENTAL POLYTECHNIC POLYTECHNIC EAST MIDHAPORE	Schools, Colleges(1005)	Other Contents (Other than Stocks) Specific Items	LIBRARY BOOKS	5,00,000.00
		Schools, Colleges(1005)	Other Contents (Other than Stocks) Specific Items	COMPUTER & PERIPHERALS	2,000,000.00
		Schools, Colleges(1005)	Furniture and Fittings, Fixtures and Other Equipment	FURNITURE, FITTING & FIXTURES	2,000,000.00
		Schools, Colleges(1005)	Other Contents (Other than Stocks) Specific Items	LABORATORY / WS EQUIPMENT	2,500,000.00

Customer GST/UIN No.:	997137	Office GST No.:	19AAACU5552C1Z6
SAC Code:		Invoice No. & Date:	11211111630982 & 11/02/2022
Amount Subject to Reverse Charges-NIL			

**Anti Money Laundering Clause**:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

**LET US JOIN THE FIGHT AGAINST CORRUPTION, PLEASE TAKE THE PLEDGE AT <https://pledge.cvicc.in>.**

Date of Proposal and Declaration : 08/02/2022  
IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO 4 KOLKATA 030400 on this 11th day of February 2022.

For and On behalf of  
United India Insurance Co. Ltd.



Duly Constituted Attorney(s)  
Underwritten By - B1323209 ( DO UW CUM CASHIER )

"Consolidated Stamp Duty paid on the issue of General Insurance Policies paid into the Consolidated Fund of India dated 17.11.2022"

Affix Policy Stamp  
here.

POLICY NO.:0304001121P111630982  
UIN: IRDAMS4SRP0013V01202021

POLICY NO.:0304001121P1116  
UIN: IRDANS4SRP0013V0120201

# UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

You chose this **United Bharat Sookshma Udyam Suraksha Policy** and applied to Us for insurance covers of Your choice. You paid premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document's Policy Schedule attached to it.

## Clause A. This Policy and the Insurance Contract

1. **Your Policy.** This **United Bharat Sookshma Udyam Suraksha Policy** is a contract between You and Us as stated in the following:

- The Policy document;
- The Policy Schedule attached to this Policy document;
- Any Endorsement attached to and forming part of this Policy document;
- Any Addition to this Policy that You may have purchased from Us;
- The proposal and all declarations made by You or on Your behalf;

2. **To whom this Policy is issued and what it covers:**

- This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the value at risk across all insurable asset classes at one location is not exceeding Rs. 5 Crore (Rupees Five Crore only) at the Commencement Date. Provided, if the value at risk for all Insurable Assets exceeds Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced applicable policy.
- If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You, considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if may of You.
- If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.

3. **The Policy Schedule.** The Policy Schedule is an important document about Your insurance cover. It shows:

- Your personal details,
- the Policy Period,
- the description of Your Insured Property,
- the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub limits for each and every location,
- the insurance covers You have purchased,
- the premium You have paid for these insurance covers,
- add-on covers opted by You,
- other important and relevant aspects and information.

4. **Special Meanings of Words:** Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule words with special meaning are stated in the Policy with the first letter in capitals.

Word/s	Specific meaning
<b>Agreed Value</b>	An amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.
<b>Bank</b>	A bank or any financial institution
<b>Building</b>	Any building or structure in Your Premises, where You carry on Your Business. It includes: <ol style="list-style-type: none"> <li>Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas, etc.</li> <li>The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule:             <ol style="list-style-type: none"> <li>garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences and internal roads,</li> <li>lifts, hoists,</li> <li>solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cable electrical installations, fire alarm, fire sprinkler systems, power lines, power installations,</li> <li>water, gas and sewage pipeline within Your premises or</li> <li>any other structure shown in the Policy Schedule.</li> </ol> </li> </ol>
<b>Business</b>	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
<b>Commencement Date</b>	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
<b>Contents</b>	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
<b>Endorsement</b>	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions) to the insurance policy which may change the terms or scope of the original policy.
<b>Excess</b>	It is the amount that You must bear in each and every claim before We become liable to pay.
<b>Insurable Assets</b>	All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the part of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission or as agent, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
<b>Insured Property</b>	The Building, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and any other Contents that are declared insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
<b>Kutcha Construction</b>	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/dcloth/asphalt/canvas/tarpaulin and the like.

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UIN: IRDANS4SRP0013V0120201

<b>Market Value</b>	Market value means the fair replacement cost, net of 7% sales charges, depreciation and cost of sale, as on the date of loss.
<b>Money</b>	Cash, bank and currency notes, credit cards, electronic funds transfer, postal orders, banknotes, cheques, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales, vouchers, or receipts, unexpired stamps, banking machines, gift tokens, and consumer redemption vouchers belonging to You or for which You are responsible.
<b>Partial Loss</b>	Any loss other than Total Loss.
<b>Plant and Machinery</b>	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes: <ol style="list-style-type: none"> <li>machines under repair,</li> <li>machines taken on hire or lease, or through any system of purchase of goods,</li> <li>foundation, bedding or setting of the machines, or</li> <li>accessories of machines.</li> </ol>
<b>Policy Period</b>	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in <b>Clause G (III)</b> of this Policy, whichever is earlier.
<b>Policy Schedule</b>	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in <b>Clause A (3)</b> of this Policy.
<b>Premium</b>	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
<b>Pucca Construction</b>	Construction other than Kutcha Construction.

<b>Reinstatement/ Replacement</b>	Reinstatement/ Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed ii. the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than as was, if it were new on the date it is damaged or destroyed.
<b>Reinstatement/ Replacement Value</b>	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
<b>Stocks</b>	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises.
<b>Sum Insured</b>	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover part of cover and for each loss, as applicable.
<b>Total Loss</b>	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or the cost of repairing it is more than the Sum Insured of that item or in total.
<b>We, Us, Our, Insurer</b>	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
<b>You, Your, Insured</b>	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
<b>Your Premises</b>	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to, and is reflected in the Policy Schedule.

#### Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

Column A	Column B
<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> loss or damage, or destruction caused to the Insured Property by
1. Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their explosion or implosion, or b. caused by centrifugal forces.
3. Lightning	
4. Earthquake, volcanic eruption, or other convulsions of nature	
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation,	
6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, e. demolition, construction, structural alterations or repair of any part or groundworks or excavations.
7. Bush fire, Forest fire, Jungle fire,	
8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)	a. caused by pressure waves caused by aircraft or other aerial or subsonic devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by You or their employee while acting in the course of employment.
9. Missile testing operations	
10. Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interruption of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering or requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached
12. Bursting or overflowing of water tanks, apparatus and pipes,	
13. Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is carried on b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.





# UNITED INDIA INSURANCE COMPANY LIMITED

## RECEIPT

Issuing Office	030400 / DO 4 KOLKATA	Receipt	10103040021113165626
Code Address :	2BRABOURNE ROAD, GOVIND BHAWAN ( 3RD FLOOR ) 700001	Number :	
		Collection	11/02/2022
		Date :	

Received with thanks from DIRECTORATE OF TECHNICAL EDUCATION AND TRAINING WEST BENGAL (Customer ID : 23059007224, Customer GST/UIN No :Not Available) a sum of Rs. 3654.00( Three thousand six hundred fifty-four rupees only) as per detail given hereunder:

Sl. No	Policy Number	Policy Type	Endt/Ren/Clm/Decln No	Particulars	Total Amount
1	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	Final Premium	3,150.00
2	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	CGST	284.00
3	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	SGST	284.00
4	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	CGST TDS	-32.00
5	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	SGST TDS	-32.00

**Total (Rounded Off) :** 3,654.00

**Stamp Duty :** 0.00

### Instrument Details

Sl. No	Payment ID	Mode of Payment	Instrument Number	Instrument Date	Bank Name	Branch Name	Tagged Amount
1	121030400109337824	CENTRALISED COLLECTION	RB10402299441905	08/02/2022	INDUSIND BANK LTD.	INDUSIND BANK LTD.	3,654.00

Particulars :

GSTIN (UIC) : 19AAACU5552C1ZG

for UNITED INDIA INSURANCE COMPANY LIMITED

Cashier Initial

Note:

1. Receipt valid subject to realisation of cheque
2. Please quote policy no., collection no., and date in all correspondences.



if it is  
a. of any article or thing outside Your Premises, or  
b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

**What We cover:**

subject to the exclusions stated in Clause D of this Policy, subject to the exclusions stated in Clause C (4) of this Policy

**Basis of Sum Insured:**

**For Stocks:**

a. For raw material: landed cost at 1000 items:

defined below.

of the sale, the sale contract is concerned by reason of the fact that the sale shall be based on the Contract Price

Bullion or unset precious stones, any carats or grams of pure gold or silver.

**Restoration of Sum Insured:**

of Sum Insured. You must pay to us proportionately from the net claim that We must pay You.

Notwithstanding the above, the sum insured shall not be restored to the sum insured.

### In-Built Covers:

**In-Built Covers:** We will also pay for the following loss or damage and expenses

**Additions, alterations or extensions:**

We cover Buildings, Plant, Machinery, and Furniture and Fixings, or other contents which are in the Insured Premises. We will pay for that item as follows

become responsible, after the Commencement Date, in the insured's absence, to the company,

ii. such item of Property is not otherwise insured,

maximum limit under this cover is 15% (excluding stocks),

be subject to Underinsurance provisions of Clause F of this Policy

**Stocks at many locations on floater basis:**

You have declared all locations, and these are shown in the Policy Schedule. We cover physical loss or damage to movable property in these locations.

1. You have declared all locations, and these are shown on the map.

iii. You have a good internal audit accounting procedure under which the total amount at risk and the recoveries are

particular time.

11. If any change in the address of any location occurring after the Commencement Date.

### Temporary removal of stocks:

subject to the following conditions:

maximum cover will be 10% of the Sum Insured for Stock, subject to the following conditions:

ii. such stock is not otherwise insured.

### Cover for Specific Contents:

We cover the following, as applicable:

a. Money for an amount not exceeding \$5,000 (properly documented).

materials and clerical labour expended in reproducing such records for an amount not exceeding \$5,000.00 (five thousand dollars).

policy period.

c. Computer programmes, information and data but utility for the cost of the programmes and data.

d. Employees, Directors, visitors' personal effects of every description (other than motor vehicles) for an unlimited number of 20 (twenty) persons during the policy period.

(Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the period

**Start-Up Expenses:**

We cover start-up costs necessarily and reasonably incurred by one insured at any one time for an amount not exceeding Rs. 1 Lakh (Rupees One Lakh) during the policy period.

**Professional fees:**

**Professional fees:** You incur reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

1. The fees are paid for preparing plans, specification, vendors management, attachment of the Insured Building Machinery, Accessories or Equipment;

reinstatement of the insured business, including:

- The maximum We pay is 5% of the claim amount;

ii. The maximum We pay is 5 % of the claim amount;

### Costs for removal of debris:

**COSTS FOR REMOVAL OF DEBRIS:** We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling,

10. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time after the date of damage or destruction, or within such time as We may allow in writing. If Our liability is reduced under any term or condition of this Policy, Our liability shall not be reduced below the actual cash value of the Insured Property at the time of the loss.

- #### Section D. Exclusions, that is, what We do not cover

i. Excess of Rs. 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct Rs. 5,000 from every loss suffered by You under the terms of this policy.

- #### Clause E. What We Pay

Partial Loss: If any Insured Property is damaged, lost or destroyed, we will pay you as follows:

- 2007) available and in common use for similar type of buildings.

12. The Contract Price in case of goods sold but not dispatched, and lying in the warehouse of the Insured, if the sale is cancelled wholly or to the extent of the cancelled part, shall be the actual price of the goods at the date of cancellation. If the sale is cancelled wholly or to the extent of the cancelled part, the value of all goods to which this basis of settlement could apply on the date of cancellation shall be the actual price of the goods at the date of cancellation. You must complete the

- Clause F. Underinsurance**

- Note:** The cost for Reinstatement of additions made to Insured Property during the Policy Period will be based on the actual cost of replacement at the date of addition.

**Clause G. Conditions**







#### Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. **Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Chief Grievance Redressal Officer  
#19 Nungambakkam High Road, IV Lane,  
Chennai - 600034  
E-mail: [customercare@uiic.co.in](mailto:customercare@uiic.co.in)

2. **Consumer Affairs Department of IRDAI**

a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint on [igms.irda.gov.in](http://igms.irda.gov.in).

b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.

c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. **Insurance Ombudsman**

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

#### Clause K. Information about Us

The United India Insurance Company Limited  
#19, Nungambakkam High Road, IV Lane,  
Chennai - 600034

Ph :91-044-28575200 Web: [uiic.co.in](http://uiic.co.in) Customer Service: [customercare@uiic.co.in](mailto:customercare@uiic.co.in)