

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 Agent Code : GOUTAM SAHA

Agent Code

: AG10035300 9007742330

Mobile/Landline Number/Email

GSAHA6341@GMAIL.COM

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

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

Download Customer App(<u>www.uilc.co.in</u>). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: http://www.uiic.co.in

Printed By: SUM29243 @ 11/02/2022 2:20:44 PM



UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY SCHEDULE

Business/Occupation None	Tel.(O)	NAME AND THE PROPERTY OF TECHNICAL EDUCATION AND INSTITUTE (R)		
- 1	Fax	DIRECTORATE OF	0304001121P111	
00:00 Hrs of 08/02/2022		TECHNICAL EDUCA	530982	
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Mid	Emai	Tel.(ING WEST BENGA	No.
Midnight of 07/02/2020	1 207/07/20	R)	L / 23059007224	
	73	Mobile		

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1110 03090	INSUR
0 : 100	NCE DE
6	TAILS:

Contents	1	Risks Covered
	No	Sum Insured(X) 7,000

BA	Business Associate Code:
!	Agency/Broker Code: GOUTAM SAHA
AGIO	
	Receipt Date:
11/0	Receipt No:
10103040021113	Total:
ų	Stamp Duty:
	SG5T(9%): →
	CGST(9%):
	Net Premium:
Į.u.	Total Addon Premium:
	Total Basic Premium:

Stamp Duty Applicability: No

POLICY NO.:0304001121P111630982 UIN. IRDAN545RP0013V01202021

2,500,000.00	LABORATORT / WO	Other Contents (LABORATOR)	College (1005)		
2 222 222 20	1 NO	Costocto			
	FIXTURES	Other Equipment	MIDNAPURE Schools, Colleges (1997)	MIDNAPORE	721401
2,000,000.00	FITTING &	Fixtures Fittings and FITTING &	(1005)	EAST	MIDNAPORE, WEST BENGAL, Pin-
	FURNITURE,	-		Ĭ.	CONTAI POLYTECHNIC BAST
		Coor for Perios		CONTAI	
2,000,000.00	PERIPHERALS	cks)	schools, Colleges(1005)		
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0				
		Specific Items			
	LIBRARY BOOKS	(Other than Stocks) , LIBRARY BOOKS	Schools, Colleges (1905)		
500,000.00		Orber Contents		Manne	Cocadon Harris
			Risk Description	Location	ocation Address
	Trem Contract	Item Type		- Cation	ocation/RISK Decairs :
Sum Insured(♥)	Sum Insured(\(\mathbf{\cap}\))				Dotte Dotte
H					

SAC Code:	Customer GST/UIN No.:
99/13/	
	Office GST No.: Invoice No. & Date:
	19AAACUS5S2C1ZG 1121[111630982 & 11/02/2022

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. Amount Subject to Reverse Charges-NIL

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT https://pledge_cyc_nic.in.

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 .





POLICY NO.:0304001121P1116 UIN. IRDAN545RP0013V012C

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 part tour chose this United binarat Scoksima upyani Suraksha Puncy and openion. Based on Your confirmation that this information is to premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is to premium and gave us information account content, to an observation of the provide You insurance as stated in this Policy Document a correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document a Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

- Your Policy: This United Bharat Sookshma Udyam Suraksha Policy is a contract between You and Us as stated in the following:
 - This Policy document:
 - n. The Policy Schedule attached to this Policy document;
 - iii Any Endorsement attached to and forming part of this Policy document;
 - ry. Any Add-on to this Policy that You may have purchased from Us; v. The proposal and all declarations made by You or on Your behalf;
- 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 it value at risk across all insurable asset classes at one location is not exceeding Rs. 5 Crore (Rupees Five Crore only) at the
- 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
- OUR THAT OF THE PRINCE IN THE PRINCE OF THE
- u. It make their one person is insured those this point, 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 in. 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.
- The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:
 - . Your personal details, n. the Policy Period.
 - in the description of Your Insured Property,

 - w. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and su for each and every location,
 - v. the insurance covers You have purchased,
 - vi. the premium You have paid for these insurance covers,
 - vii. add-on covers opted by You,
 - viii. other important and relevant aspects and information.
- 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
Agreed Value	An amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot
	ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises, where You carry on Your Business.
	It includes:
	a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wirin
	antennas etc.
	b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in
	Policy Schedule:
	i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fence
	and internal roads,
	ii. Iifts, hoists,
	iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cam
	electrical installations, fire alarm, fire sprinkler systems, power lines, power installations,
	v. water, gas and sewage pipeline within Your premises or
	v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Sched
Contents	Those articles or things in Your Premises that are not negroundly attached or fixed to the structure or roun in
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions
	insurance policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declined by Machinery and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declined by Machinery and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declined by Machinery and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declined by Machinery and Mach
	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other content of the insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The
	Property is shown in the Policy Schedule.
Kutcha Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/
	cloth/asphalt/canvas/tarpaulin and the like.

 $\label{lem:http://gccore} \mbox{http://gccore.uiic.in/Configurator/UnderwrittingMasters/reports/frmPolicySchedule.} \\ aspx?... 11/0$

POLICY NO.:0304001121P111630982 UIN. IRDAN545RP0013V01202021

Market Value	Market /alue means neis Replacement Feinstatement /alue minus depreciation reckoned as on the date of loss.
Money	printer states the source in order cards, interprine cards, theories, mose of barkers is initial, postal orders, linched considers, increased barkers in order cards cards, theories cards, changes, mose of barkers in orders. In order to cards, indicate the cards cards cards cards cards cards and considers or cards. In order to cards, the cards car
Partial Loss	You lock other than Total Lock
Plant and Machinery	All equipment, machinery, poes and rables, spares, computers, servers and prebaded licensed system software locates within any structure or in this open area of Your Premises. It includes is machines under repair, is machines taken on her or lease, or through any system of purchase of goods, in: foundation, bedding or setting of the machines, or
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expery date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in Clause 6 (IIII) of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	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.
Pucca Construction	Construction other than Kutcha Construction.

http://gccore.uiic.in/Configurator/UnderwrittingMasters/reports/frmPolicySchedule.aspx?... 11/02/2022

Reinstatement/Replacemen	Reinstatement (Replacement is defined as
territarian (It the reconstruction of buildings or replacement of ones those of the construction of buildings or replacement of ones those of
	the repair or padial replacement of property damaged.
	In either case, to a condition substantially the same as but not superior, better or more extensive than as to
	if it were new on the date it is damaged or destroyed.
Painstatement / Replacemen	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without
Value	Literature bear degree ration. and to the extent required to tring that Property in a common property of series
value	but not superior, better or more extensive than its condition if it were new on the date it is darnaged or desp
Stocks	Any stack of goods or merchandise. It may be.
STOCKS	i Finished goods, semi-finished goods, stock in process, stock involved and ready for dispatch,
	n, Raw materials, packing materials, or
	iii. Stock held in trust for which You are responsible.
	iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each con-
3411 111941104	oad of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or
Total coss	or the cost of repairing it is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insura
You, Your, Insured	Cover under this Policy: of such Insured Person/s
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to
Tour Freninses	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 of

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
_	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the la 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 a in which steam is generated, or their contents, resulting from their explosion or implosion, or b. caused by centrifugal forces.
1	Lightning	
4	Factbourke, volcanic eruption, or other convulsions of nature	
5.	Storm, Cyclone, Typhoon, Tempest, Hurncane, Tornado, Tsunami, Flood and Inundation,	
	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. d. defective design or workmanship or use of defective materials e. demolition, construction, structural alterations or repair of any p or groundworks or excavations.
7.	Bush fire, Forest fire, Jungle fire,	a. caused by pressure waves caused by aircraft or other aerial or si
9.	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 services travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by lor their employee while acting in the course of employment.
).	Missile testing operations	
10.	Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interrupty cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commany requisition or destruction by order of the government or any laydu authority, or c. temporary or permanent dispossession of any Building by unlay occupation by any person.
11	Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terronsm Clause attached.
	Bursting or overflowing of water tanks, apparatus and pipes,	
	Leakage from automatic sprinkler installations.	repairs or alterations in the Building in which Your Business is k repairs, removal or extension of any sprinkler installation, or defects in the construction known to You.



UNITED INDIA INSURANCE COMPANY LIMITED

RECEIPT

kade Address :	2BRABOURNE ROAD, GOVIND BHAWAN (3RD	Receipt Number :	10103040021113165626
	FLOOR)700001	Collection Date:	11/02/2022

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:

		given neredifier.			
SI. No	Policy Number	Policy Type	Endt/Ren/Clm/Decln	Particulars	Total
140			No	T di ti cai di a	Amount
11	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	Final	3,150.00
				Premium	3,130.00
3	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	CGST	284.00
3	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	SGST	284.00
-1		BharatLaghuNdSukshmUdymSurksha		CGST TDS	-32.00
5	0304001121P111630982	BharatLaghuNdSukshmUdymSurksha	0	SGST TDS	-32.00

Instrument Details													
1. 1	1		Mode of Payment	Instrument Number	Instrument Date	Bank Name	Branch Name	Tagged Amount					
1	4()	121030400109337824	CENTRALISED COLLECTION	RBI0402299441905	MX/M7/7M77	11.120011.12	INDUSIND BANK LTD.	3,654.00					

Particulars:

OSTIN (UIIC): 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.

POLICY NO.:0304001121P111630982

UIN. IRDAN545RP0013V01202021

[4] Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above from the Devins.

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 insurated.

- Clause C. The Standard Cover We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in Clause B of this Policy and subject to the exclusions stated in Clause D of this Policy subject to all terms and conditions of this Policy. We also give In- built Covers without charging additional premium which are stated in Clause C (4) of this Policy.
- For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value
- =: 2 q
- b. For stock in process; input cost of the stock at the time of loss.
 c. For finished stock: the manufacturing cost of the finished stock or the **Contract Price** of goods sold but not delivered and more precisely
- c. For finished defined below. of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions
- Bullion or unset precious stones, any cunos or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.
- ω
- Except as stated in Clause G (III) (3) (e) of this Policy, the insurance cover will, at all times, be maintained during the Policy Period to the full except of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

 Nowithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise.
- Your option not to restore the Sum Insured.
- 4.
- Additions, alterations or extensions:

 We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

 I You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You, If We agree to pay Your claim for loss or damage to the Insured Property, We will also pay for the following loss or damage and expenses
- such item of Property is not otherwise insured,
- iii. maximum limit under this cover is 15% (excluding stocks).
- iv. subject to Undernsurance provisions of Clause F of this Policy.

 Stocks at many locations on floater basis:

- We cover physical loss or damage to movable property in more than one location as follows:

 I. You have declared all locations, and these are shown in the Policy Schedule.

 II. You have declared stocks as a single value reflecting the aggregate Sum Insured.

 III. You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any
- м. You must inform Us of any change in the address of any location occurring after the Commencement Date. **Temporary removal of stocks:**
- We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:
- i, maximum cover will be 10% of the Sum Insured for Stock
- ii, such stock is not otherwise insured

Cover for Specific Contents:

- We cover the following, as applicable:

 a. Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.

 b. Deeds, manuscripts and business books, plans, drawings, securibes, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the
- c. Computer programmes, information and data but only for the cost of the materials and clencal labour expended in reproducing such records for an amount not exceedingRs.5 Lakh (Rupees Five Lakh) during the policy period.

 d. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.
- by this policy for an amount not exceeding Rs. 1 Lakh (Rupees One Lakh) during the policy period We cover start up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered
- We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

 I. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Nachinery, Accessories or Equipment;

 II. The maximum We pay is 5 % of the claim amount;
- iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils
- Costs for removal of debris: We will pay reasonable exper reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling,

an epalation of the following configuration or reinstatement of the insured Property that is incurred Science (1977), ROAKESE (1978), and regulation of the following configuration of the Copies on a 196-on and of reconstruction or reinstatement of the Instituted Property that is included a fixed authority, or any provision of any State. FOLICY NO :0304001121F111 UIN. IRDANSASRROODISVOIS

an enabled of Leeb's of an inner the control of the Instituted Property, and edition of the Instituted Property of the Color of the Col There exists on the following conditions:

[See exists on the following conditions or reconstruction or reinstatement of the Insured Property, ordina a reasonable to the exists and the exists of the Explain or destruction. You must constitute or within such time as we may allow in writing.

If the constitute of destruction or within such time as we may allow in writing.

If the constitute is reduced under one consideration of this Policy. Our liability under this extension will also be many constitute or an any constitute of the Policy will apply to this extension.

To destruction or damage real models and the second of the destruction or damage occurred.

In any additional conference to repair or reconstruct the insured Property to a condition equal to its condition when new, that the regulation not arisen.

As with the regulation not arisen.

b, any additional cost required to the control of the charge or assessment arising out of capital appreciation when new, had new of the anomaly of the foresaid appreciation which may be an of the lineared Property or by the owner thereof by reason of compliance with any of the aforesaid regulations of byte box. comply with the resource.

C the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be compliance with any of the aforesaid regulations which may be considered in the appreciation which may be considered the sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

se D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result.

The means that We will deform D. Stone ()

We do not one contact the state of the state

ii. For terrorish has the causes and a comission, or of anyone on Your behalf, or with Your connivance. a For terms, or with or intentional act or omission, or or anyone on your sensor, or with your connivance.

Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessing pressure and pressure any or extension across the extraction of the extraction across the extraction of the extraction across the extraction a Your operation. Loss, damage or destruction to any electrical/electronic meanine, gramming, included, in intuiting by over-running, excessive pressure circuiting, arong, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the processing arong, self-heating or destroyed. However, any ensuing loss or damage to other insured properly due to operation. Crossing, arring, self-heating or leakage or electricity from the control of the

covered.

Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.

Loss, destruction or damage to the stocks in cold source promotes collect by change or compensative.

Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation. of the Insured Events.

Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have ottained to the Policy.

written approval from Us and such approval is recorded as an enumber of the rolling.

War, invasion, act of foreign enemy hostitities or war-like operations (whether war is declared or not), Civil war, multiply, Civil Coe, and the rolling of the rolling or usurped power.

amounting to a popular rising, military rising, resemblin, revolution, insufficient or inflinery or usurped power.

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel.

The parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales that the parameters of any explosive nuclear assembly or nuclear removales are nuclear assembly or nuclear removales and nuclear removales are nuclear assembly or nuclear assembly or nuclear removales are nuclear assembly or nuclear removales and nuclear removales are nuclear assembly or nuclear removales and nuclear removales are nuclear removales and nuclear removales longing radiation or contamination by radioactivity flush any nuclear uses or main any nuclear waste from combustion of nuclear radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.

Pollubon or contamination, unless
. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Prop.

ii. an Insured Event itself results from pollution or contamination. a. an Insured Event itself results from poliution or concumination.
 Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separate.

11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable.

Loss or damage to any Insured Property removed from Your Premises to any other place, except t. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60;

Any reduction in market value of any Insured Property after its repair or reinstatement.

Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, eng

15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or it consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, 27

Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged. ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.

If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for

i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.

ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstate the Plant of Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.

ui. Reinstatement using standard material readily available and in common use for similar type of Building.

POLICY NO.: 0304001121P111638980 UIN. IRDANS45RP0013V01202021

If the Stock is a Total Loss, we will pay you as follow Llanded cost at Your Premises for Stock of raw materials,

iii. the input some or stock at process at the cools of the spatched, and lying within Your premises for which You are responsible under the terms of it. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of re, the controls trice in case or goods some on objectives, and ying nature conjections are responsible more the teach, if a context of sale. We will pay Your claim on the basis of the Contract Pure, if the sale is Cancelled wholly or to the extent of basis or damage. a contact or sale: the own port and some of the purposes of this para, the value of all goods to which this basis of settlement could caused by an Insured Event Covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could

apply in the event of noise or managers and the accounted on the source table.
You must commence the reparts or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the rounds connected us reports of portrained and a case of the contract of the date of damage of destruction, or within such transcription the date of damage of destruction, or within such transcription.

as the may allow in virtual.

If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We.

will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fixtures as the case maybe We pay your count posed of the Building, Plant and Machinery, Furniture, Future and Entings in the case energie.

We will pay the Market Value of the Building, Plant and Machinery, Furniture, Future and Fittings at the time it is a Total Loss, but not more

L. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,

ii. If You do not wish to Reinstate the Building, Plant and Machinery, Furniture, Fixture, Fittings.

NOTE: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of

The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of Clause F. Underinsurance loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections, and new acquisitions, is more than the Sum Insured, except to the extent waived in Clause F (3) of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.

Every item of Insured Property is subject to this condition separately. Under this United Bharat Sookshma Udyam Suraksha Policy, We will waive underinsurance upto 15%.

If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents is less than 85% of the value of Insurable Assets You will be responsible for the difference and You will bear a proportionale

Underinsurance will not apply to Cover for Specific Contents. Note: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.

Clause G. Conditions

Your Obligations

Make true and full disclosure in the proposal and related documents i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.

ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fixture, Stocks and other Contents.

Make true statements and full disclosure in the claim and related documents

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse Your claim. We may also cancel Your

Obligation to take care: You must:

ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are

Inform change in circumstances: You must inform Us immediately if:

i. You change the nature of Your Business or any processes,

ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You, iii. You change the use of Your Premises or any Building, or

iv. Your Premises or any Building remains unoccupied for more than 30 days.

You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required permit the scientific testing and investigation of any insured article affected by an insured peni. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

Follow claim procedure

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

Renewal of Policy

Application for renewal: If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

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Count-form at the earlest opportunity, but within 30 days from the date You first rotice the loss of	a. You must submit Your claim in Our claim	Submit claim Submit claim	Subsidence I endside? Include of the local authority and the police information into a paper to appropriate legal authorities, for earnight withouts acts and acts of terrorism, You must inform the District Administration. In the event of impact damage of any long for Strike, We may, but not recovered.	As soon as any base of damage occurs to the Increase of	The must not set, give alway of dispose of any damaged terms of any property. It you must not wash or clean, or remove any damaged terms of any property. It you must not damy our must not any damaged terms of any property.	You must alse all massonable steps to prevent further hos or described by the large suppleted the large to prevent further hos or described by the large suppleted the large suppleted the large suppleted by	vir. details of loss or damage under insurance of the Insured Property, Your Premises or any other Property on Your Premises as submit photographs of loss or physical damage	v. details of report to any authority that You made, v. details of the Insured Event via a beef statement of the loss, via a long statement of the loss, via that of the loss, via that of the loss,	The most state in this notice to the contest of call centests. The contest of camage of call centests of camage of call centests of camage of call centests of camage of call centests.	bas or damage. This is necessary so that We can survey/investigate the local on Insured Event. You can give notice to any of Our officer.	Immediate notice to Us Soon as any loss or research.	The procedure for making a claim is given below. These note:		Indified terms in favour of Your Pepal terms and a place of they, if that occurs during the Policy Period. We built built, and a minimated when You become aware of the architecture of the property for this purpose within 30 days of such that the control that th	Policy not invalidated: The Policy is not invalidated: The Policy of Your interest in the Policy is not invalidated: The Policy is not invalidated: The Policy is not invalidated: The Policy is not invalidated: The Policy is not invalidated: The Polic	Effect of death: If You are an individual, in the event of Your College Day the total Costs and I tota	Exhaustion of Sum Insured: If any Insured Property of the Prop	n. if You enterming any Insured Property in such a way as for increase the risk of Insured Property in Such a way as for increase the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to another execution of the risk of Insured Property passes to a source of the risk of Insured Property passes to a source of the risk of Insured Property passes to a source of the risk of Insured Property passes to a source of the risk of Insured Property passes to a source of the Insured Property passes to the risk of the Insured Property passes to a source of the Insured Property passes to	Cur year consent in writing as an Endowsen-en-reporty. The Policy will end in regard to the Insured by agree, but will not be. The control of the Policy.	Change of use or ownership of Insured Property.	Any Insured Event, the cover will end for such that or additional structure. The cover within 7 (seven) days of such fall or destructors. The cover within 7 (seven) days of such fall or destructors.	Destruction of any Insured Building: This Policy will automatically end 7 d.	The Policy will automote after Policy: The Policy will automote after the Policy agency.	Automatic boundary of the Territor Except on the grounds of hiss representations of the St.	Cancellation by Us No refund No refund	Within 3 months Note than 5 months but Within 6 months Story of freenium Ace than 6 months Story of freenium Ace than 6 months Story of freenium Ace than 6 months	3 November 24 the Pake at any time by ground Us natice in writing. The Policy will terrimate the Pake. We different interesting the Policy will terrimate the Pake. We different interesting the pake the Pake. We different interesting the pake the Pake.	Reserved is not Automatic. For now seek referred information from you for the purpose of energy of the control of now disclosure of inaterial facts, fauld or non-cooperation on the purpose of energy of the CIR (2004). Cancellation and termination of Policy Cancellation by Value 4 you from the Policy Cancellation by Value 4 you from

http://gecore.une.in/Configurator/UnderwrittingMasters/reports/frmPolicySchedule.aspx?... 11/02/2023

POLICY NO.:0304001121P11163098

UIN. IRDAN545RP0013V01202023

universe that covers the damage or loss for which You have be you must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have damage. The claim form is available in any of Our branches, and on Our web-site subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a size we shall not be hable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the whether You have purchased such other insurance, or someone else has purchased it for You.

m a court of law within a period of 12 months from the date of disclaimer , the claim shall not be recoverable hereunder

you must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged

You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other

You must give Us, when We request, any additional information that We require for verifying Your claim

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or We will not pay the claim

We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid. We can also inform the police, and start legal proceedings against You.

If you have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any if you have any other policy. You have a right to ask for settlement of Your claim under any of these policies. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

Our rights relating to Insured Property We will ensure that Our actions do not impose any liability on You.

We must investigate/survey to confirm that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your a. We and Our representatives will visit Your Premises and inspect the Insured Property, b. We will ask You to give to Us any items of the Contents of Your Premises, and hold it with Us for the purposes of examination, testing, or any cooperation as follows:

c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely

We will ensure that Our actions will not impose any liability on You.

When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third parry who has caused the loss or damage to the Insured Property. You must give authority to Us to take such action and exercise this right effectively, when the request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.

Any amount We rescreet from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid of must pay to You. We will pay You any lobance.

You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

You can choose to make changes to the covers of this Policy, for example, take additional cover or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

This Policy (including the Policy Schedule, the proposal, declarations, the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

Designation of Insured Property For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your entail address

that You have registered with Us. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.

Applicable law and jurisdiction This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

If any dispute or difference anses between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a size arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opining for arbitration, the same shall be referred to a paried of three arbitrators comprising of two arbitrators, one to be appointed by seach of Us, to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

http://gccore.uiic.in/Configurator/UnderwrittingMasters/reports/frmPolicySchedule.aspx?

11/02/2022

Clause J. Grievances

se **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 greek are.

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

E-mail: <u>customerates be partment of IRDAI</u>

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 Company a. In case it is not resolved within 15 days or if you are uninappy with the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints and an email to complaints an email to complaints and an email to complaints and an email to complaints and an email a. In case it is not compared to the compared of IRDAI by calling roll rice indined a specific position of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaints of IRDAI's online portal - IRDAI's online port

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 in Insurance Regulatory and a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send in Insurance Regulatory and a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send in Insurance Regulatory and a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send in Iron You with Iron You b. You can send a letter to IRDAI with Your complaint on a complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development (Insurance Regulatory and Development Formation Formation). Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramanda Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramanda Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramanda Consumer Reduction (Insurance Regulatory and Development Redressal Cell). Complaint Registration Form along with any documents by post of Council to Science Floring Property of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachiba

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

Insurance Ombudsman

Insurance Ombudsman
You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information also approach their jurisdiction and powers is available on the website of the Insurance Regulatory and Development You can also approach the Insurance Ombusinan, depending on the website of the Insurance Regulatory and Development Authority Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority Insurance Council at www.qeneralinsurancecouncil.org. in or of the General Insurance Council at www.qeneralinsurancecouncil.org. in the Consumer Education. Insurance Ombudsmen, their jurisdiction and powers is available on the Insurance Council at www.irdai.qov.in, or of the General Insurance Council at www.irdai.qov.in, or of the General Insurance Council at www.irdai.qov.in, or of the General Insurance Council at www.irdai.qov.in, or of the General Insurance Council at www.irdai.qov.in, or of the General Insurance Council at www.irdai.qov.in, or of the General Insurance Council at www.nrdai.qov.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 Customer Service: customercare@uiic.co.in