

Date:

### Dispatch Advice Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard and thank you for your continued support. We understand that you have different choices available, and appreciate the fact that you have placed your trust in us.

Please find attached herewith 1020/358024940/00/000 which has been issued based on the details furnished to us on as per attached format by the following insured:

UNIVERSAL IMPORT EXPORT AND HOSPITALITY PVT. LTD HOTEL SAIWAYS  
F-4, SINNAR TALUKA IND. CO-OP ESTATE,-SINNAR, SHIRDI ROAD,, NASHIK,-MAHARASHTRA  
422112

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NASHIK  
MAHARASHTRA - 422112

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes/rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your proposal.

Your original policy will be handed over to you shortly by your Relationship Manager/ Agent/ Broker. In case you don't receive it within 10 days then please mail us on [info@icicilombard.com](mailto:info@icicilombard.com) stating the endorsement number.

Thank you once again and look forward to a lasting relationship.

Yours sincerely

*Gaurav Arora*

Authorized signatory  
ICICI Lombard General Insurance Company Ltd

ICICI Lombard General Insurance

Ref. No: W345327067

Date: 29/08/2024

UNIVERSAL IMPORT EXPORT AND HOSPITALITY PVT. LTD  
HOTEL SAIWAYS  
F-4, SINNAR TALUKA IND. CO-OP ESTATE, -SINNAR, SHIRDI  
ROAD,, NASHIK, -MAHARASHTRA 422112

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NASHIK

MAHARASHTRA - 422112

### **Risk Assumption Letter**

Dear Sir/Madam,

Thank you for choosing ICICI Lombard as your preferred General Insurance service provider. We understand that you have different choices available, and appreciate the fact that you have placed your trust in us.

Please find attached herewith Policy No 1020/358024940/00/000 which has been issued based on the details furnished to us on .

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/ variations, please write to us immediately for the necessary changes/ rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your proposal.

Thank you once again and look forward to a lasting relationship.

Yours sincerely

*Gaurav Anora*

Authorised Signatory

ICICI Lombard General Insurance Company Ltd

SYSES00172313742

## Business Shield SME Policy

### PART I - POLICY SCHEDULE

<b>Name of the Insured</b>	UNIVERSAL IMPORT EXPORT AND HOSPITALITY PVT. LTD HOTEL SAIWAYS	<b>Policy No</b>	1020/358024940/00/000
<b>Mailing Address of the Insured</b>	F-4, SINNAR TALUKA IND. CO-OP ESTATE,-SINNAR, SHIRDI ROAD,, NASHIK,-MAHARASHTRA 422112, .. 0, NASHIK, MAHARASHTRA - 422112	<b>Period of Insurance</b>	From: 00:00 Hours of 16/08/2024 To: Midnight of 15/08/2025
<b>Business of the Insured</b>	Hotels	<b>Issued at</b>	MUMBAI - VASHI
<b>Premises to be Insured</b>	F 4 SINNAR TALUKA IND CO-OP ESTATE SINNAR SHIRDI ROAD-NASHIK MAHARASHTRA-422112.--MAHARA SHTRA--NASHIK--422112	<b>Premium (₹) (Including GST)</b>	(₹) 65,301.00
<b>Hypothecation Details</b>		<b>Bank Employee Name</b>	NA
<b>SP Code</b>	NA	<b>SP Name</b>	NA
<b>Loan Account No</b>	NA		

Politically Exposed Person (PEP)/close relative of PEP:	No
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### Intermediary Details

<b>Agency/Broker Code</b>	<b>Agency/Broker Name</b>	<b>Agency/Broker Mobile No</b>	<b>Agency/Broker Email-ID</b>
200023245622	AMISH N SOMESHWAR	9867326474	gkiinvoices@gmail.com

### Section wise details:

Sr. No.	Sections	Sum insured/ Limit of Liability
1	Electronic Equipment Insurance	(₹) 10,00,000.00
2	Bharat Laghu Udyam Suraksha - Contents	(₹) 2,32,00,000.00
3	Machinery Breakdown Insurance	(₹) 10,00,000.00
4	Public Liability Insurance (Industrial Risks)	(₹) 25,00,000.00
5	Bharat Laghu Udyam Suraksha - Building	(₹) 6,14,00,000.00
6	Burglary	(₹) 2,32,00,000.00
7	All Risk Insurance	(₹) 10,00,000.00
8	Money Insurance	(₹) 20,00,000.00

### Section Level:

#### Section 1 - Electronic Equipment Insurance

Subject to Conditions as mentioned below:

- EEI Excess:For equipment"s (other than Winchester Drive & Hard Disc Drive) with value up to Rs. 1 Lakh the excess is 5% of Claim Amount subject to a minimum of Rs.1,000/-,For Winchester Drive/Hard Disc drives with value up to Rs. 1 Lakh the excess is 10% of Claim Amount subject to a minimum of Rs. 2,500/-For equipment"s (other than Winchester Drive / Hard Disc Drive) with value more than Rs. 1 Lakh the excess is 5% of Claim Amount subject to a minimum of Rs. 2,500/-For Winchester Drive / Hard Disc Drives with value more than Rs. 1 Lakh the excess is 25% of Claim Amount subject to a minimum of Rs.10,000/-For Equipment & External Data Media with value up-to Rs. 1 lakh, the excess is 7% of the claim amount subject to a minimum of Rs. 3000/-For Equipment & External Data Media / Winchester drives / Hard disc drives with value more than Rs. 1 lakh, the excess is 2 times the normal excess. For Personal Computers, the excess is 5% of claim amount subject to a minimum of Rs. 2500/-
- Subject to Endorsement for Terrorism exclusion attached herewith
- Subject to exclusion of Fire & allied perils for the equipments, as the insured has declared that the electronic equipments are already covered under Standard Fire & special perils policy
- Warranted that safety devices wherever provided on the machineries insured in above schedule of machineries must be in proper operating condition

#### Section 2 - Bharat Laghu Udyam Suraksha - Contents

Subject to Clause(s)/ Endorsement(s) as attached herewith

- Designation of Property Clause
- Earthquake & STFI Extension

Subject to Conditions as mentioned below:

- Bharath Laghu Udhym Suraksha 5% of the claim amount minimum of 10000
- Terrorism Clause
- The mentioned clauses, conditions and warranties are applicable for entire fire section

#### Section 3 - Machinery Breakdown Insurance

Subject to Conditions as mentioned below:

- Excess: 1% of sum insured for each machine subject to a minimum of Rs 2,500/-

## ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414 Veer Savarkar  
Marg, Near Siddhi Vinayak Temple,  
Prabhadevi, Mumbai - 400 025.

UIN - IRDAN115CP0007V01202021

Toll free no. : 1800 2666

Alternate No. : 86552 22666 (chargeable)

Email : customersupport@icicilombard.com

Website : www.icicilombard.com

Business Shield SME Policy

Subject to Conditions as mentioned below:

- 2 It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of the Company being obtained
- 3 Warranted that safety devices wherever provided on the machineries insured in above schedule of machineries must be in proper operation condition.
- 4 Warranted that the machineries described in above schedule of machineries does not embrace any foundations masonry and brickwork or oil in transformer and other electrical equipment, damage there to being covered by the policy only when specifically described in said schedule.
- 5 Warranted that the machineries insured in above schedule of machineries should be in worthy working condition with proper preventive maintenance program.

#### Section 4 - Public Liability Insurance (Industrial Risks)

Subject to Conditions as mentioned below:

- 1 AOA:AOY: 1:1
- 2 Absolute Pollution Exclusion
- 3 Fines, Penalties, Punitive and Exemplary Damages Exclusion
- 4 Foreign nationals are not covered under this policy
- 5 Jurisdiction and territory : within India
- 6 No cover for losses arising out of Pyrotechnics
- 7 Products and Completed Operations Liability Exclusion.
- 8 Professional Liability Exclusion
- 9 Property under Care, Custody and Control Exclusion
- 10 Public Liability Industrial Excess- 5% of claim amount subject to minimum of 50000
- 11 Pure Financial Loss Exclusion
- 12 War, Sabotage and Terrorism Exclusion
- 13 Workmen s Compensation Exclusion

#### Section 5 - Bharat Laghu Udyam Suraksha - Building

#### Section 6 - Burglary

Subject to Conditions as mentioned below:

- 1 Burglary Excess- 5% of claim amount subject to minimum of 10000
- 2 Burglary First loss Limit- 100%
- 3 Subject to Endorsement BP2 (RSMD Cover inclusion) attached herewith
- 4 Subject to condition that any loss due to mysterious disappearance and unexplained losses are not covered

#### Section 7 - All Risk Insurance

Subject to Conditions as mentioned below:

- 1 Coverage: Worldwide
- 2 Electrical and mechanical breakdown extension
- 3 Loss of software/data/Consequential loss of any kinds is not covered

#### Section 8 - Money Insurance

Subject to Conditions as mentioned below:

- 1 Cash should be carried by authorized or designated Employees of the company
- 2 Money Excess- 5% of claim amount subject to minimum of 5000
- 3 Per Sending Limit Cash in Transit as mentioned in policy shedule
- 4 Warranted that cash is carried between 9.AM to 6. PM only.
- 5 Warranted that cash is kept in locker, drawer securely locked at all times
- 6 Warranted that insured should maintain all books of records for satisfactory verification in case of claims arising out of any loss
- 7 Warranted that the cash records are balanced at the end of the day

Special Conditions:

- 1 Burglary Excess- 5% of claim amount subject to minimum of 10000
- 2 Money Excess- 5% of claim amount subject to minimum of 5000
- 3 Excess: 1% of sum insured for each machine subject to a minimum of Rs 2,500/-
- 4 EEI Excess:For equipment"s (other than Winchester Drive & Hard Disc Drive) with value up to Rs. 1 Lakh the excess is 5% of Claim Amount subject to a minimum of Rs.1,000/-,For Winchester Drive/Hard Disc drives with value up to Rs. 1 Lakh the excess is 10% of Claim Amount subject to a minimum of Rs. 2,500/-For equipment"s (other than Winchester Drive / Hard Disc Drive) with value more than Rs. 1 Lakh the excess is 5% of Claim Amount subject to a minimum of Rs. 2,500/-For Winchester Drive / Hard Disc Drives with value more than Rs. 1 Lakh the excess is 25% of Claim Amount subject to a minimum of Rs.10,000/-For Equipment & External Data Media with value up-to Rs. 1 lakh, the excess is 7% of the claim amount subject to a minimum of Rs. 3000/-For Equipment & External Data Media / Winchester drives / Hard disc drives with value more than Rs. 1 lakh, the excess is 2 times the normal excess. For Personal Computers, the excess is 5% of claim amount subject to a minimum of Rs. 2500/-
- 5 Public Liability Industrial Excess- 5% of claim amount subject to minimum of 50000
- 6 The mentioned clauses, conditions and warranties are applicable for entire fire section
- 7 Terrorism Clause
- 8 Bharath Laghu Udhya Suraksha 5% of the claim amount minimum of 10000
- 9 Subject to Endorsement BP2 (RSMD Cover inclusion) attached herewith
- 10 Warranted that the machineries insured in above schedule of machineries should be in worthy working condition with proper preventive maintenance program.

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Website : www.icicilombard.com

Business Shield SME Policy

**Special Conditions:**

- 11 Warranted that safety devices wherever provided on the machineries insured in above schedule of machineries must be in proper operation condition.
- 12 Warranted that cash is kept in locker, drawer securely locked at all times
- 13 Warranted that the cash records are balanced at the end of the day
- 14 Warranted that insured should maintain all books of records for satisfactory verification in case of claims arising out of any loss
- 15 Property under Care, Custody and Control Exclusion
- 16 Products and Completed Operations Liability Exclusion.
- 17 Workmen s Compensation Exclusion
- 18 Absolute Pollution Exclusion
- 19 War, Sabotage and Terrorism Exclusion
- 20 Fines, Penalties, Punitive and Exemplary Damages Exclusion
- 21 Coverage: Worldwide
- 22 It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of the Company being obtained
- 23 No cover for losses arising out of Pyrotechnics
- 24 Jurisdiction and territory : within India
- 25 Burglary First loss Limit- 100%
- 26 Electrical and mechanical breakdown extension
- 27 Subject to Endorsement for Terrorism exclusion attached herewith
- 28 Loss of software/data/Consequential loss of any kinds is not covered
- 29 Warranted that safety devices wherever provided on the machineries insured in above schedule of machineries must be in proper operating condition
- 30 Subject to condition that any loss due to mysterious disappearance and unexplained losses are not covered
- 31 Warranted that the machineries described in above schedule of machineries does not embrace any foundations masonry and brickwork or oil in transformer and other electrical equipment, damage there to being covered by the policy only when specifically described in said schedule.
- 32 Warranted that cash is carried between 9.AM to 6. PM only.
- 33 Subject to exclusion of Fire & allied perils for the equipments, as the insured has declared that the electronic equipments are already covered under Standard Fire & special perils policy
- 34 Per Sending Limit Cash in Transit as mentioned in policy shedule
- 35 Cash should be carried by authorized or designated Employees of the company
- 36 Foreign nationals are not covered under this policy
- 37 AOA:AOY: 1:1
- 38 Pure Financial Loss Exclusion
- 39 Professional Liability Exclusion
- 40 Bharath Laghu Udhya Suraksha Excess 5% of Claim Amount Subject to minimum of INR 10,000 each and every claim
- 41 Money Insurance-In safe & Cash in Counter 2000000Theft extension
- 42 Goods held in trust are covered if the same is included in TSI
- 43 Subject to condition that Premises are guarded by round the clock
- 44 Warranted that safety devices wherever provided on the machineries insured in above schedule of machineries must be in proper operating condition
- 45 Warranted that location wise identification details like Serial nos , Make, Model No of each equipment with sum insured is provided at the time of booking the policy
- 46 Proper details of the equipment should be provided make, model, sno and year of mfg
- 47 Serial No Make Model and year of Mfg to be Provided forming the part of the policy

GSTIN Reg. No	Place of Business	The stamp duty of ₹ 0.50 paid vide deface no. CSD0220242018 dated Apr 10, 2024
27AAACU0664M1Z3	414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA	

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**Business Shield SME Policy**

## Annexure - II

### Annexure - A

#### DETAILS OF PROPERTY INSURED

**Risk Location –** : F 4 SINNAR TALUKA IND CO-OP ESTATE SINNAR SHIRDI ROAD-NASHIK  
 MAHARASHTRA-422112.--MAHARASHTRA--NASHIK--422112

**Description of Block** : Hotels

Perils Covered	Sum Insured (₹)
All Risk Insurance	
Basic Cover	(₹) 10,00,000.00
Bharat Laghu Udyam Suraksha - Building	
Terrorism	(₹) 6,14,00,000.00
Earthquake	(₹) 6,14,00,000.00
Fire Basic Covers	(₹) 6,14,00,000.00
Bharat Laghu Udyam Suraksha - Contents	
Terrorism	(₹) 2,32,00,000.00
Earthquake	(₹) 2,32,00,000.00
Fire Basic Covers	(₹) 2,32,00,000.00
Burglary	
Burglary Basic Cover	(₹) 2,32,00,000.00
Electronic Equipment Insurance	
Basic Cover	(₹) 10,00,000.00
Machinery Breakdown Insurance	
Basic Cover	(₹) 10,00,000.00
Money Insurance	
Basic Cover	(₹) 20,00,000.00
Public Liability Insurance (Industrial Risks)	
Basic Cover	(₹) 25,00,000.00

"Detailed policy copy alongwith schedule and wordings shall be made available in 4 hrs. after the policy issuance on email id of the intermediary / customer, as GK\*\*\*\*\*@GMAIL.COM"

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**Business Shield SME Policy**

## TAX INVOICE

(ORIGINAL FOR RECIPIENT)

**Name of the Customer :** UNIVERSAL IMPORT EXPORT AND HOSPITALITY PVT. LTD HOTEL SAIWAYS  
**Address of the Customer :** F-4, SINNAR TALUKA IND. CO-OP ESTATE,-SINNAR, SHIRDI ROAD,,  
 NASHIK,-MAHARASHTRA 422112 . INDIA MAHARASHTRA NASHIK 0 PIN - 422112 0 -  
 422112

**GSTIN/ Unique Id of registered recipient :** 27AAACU0664M1Z3

<b>Invoice Number</b>	1008242928506	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	
<b>Policy Number</b>	1020/358024940/00/000	<b>Bill from Address (IL GSTIN Address)</b>	Office No. 407, BSEL Tech Park, Sector 30 A, Opposite Vashi Railway Station, Vashi, Maharashtra, 400703
<b>Invoice Date</b>	16/08/2024	<b>GSTIN</b>	27AAACI7904G1ZN

Sr. No	Particulars	PAN	SAC Code of service	Amount (₹)
1	GENERAL INSURANCE SERVICES	AAACI7904G	997137	55340

<b>Total value of services (Premium Value without Tax) (₹)</b>	55340
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Sr No.	Applicable taxes	Rate of applicable taxes (%)	Tax Amount (₹)
1	CGST	9	4980.6
2	SGST	9	4980.6
3	IGST	0	0
4	UTGST	0	0
<b>Total Tax Amount (₹)</b>			9961.2
<b>Whether tax payable under reverse charge?</b>			No
<b>Tax payable by the receiver (₹)</b>			0
<b>Total Premium inclusive Tax (₹)</b>			65301.2

**Place of Supply:** MAHARASHTRA

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

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