

**Business Guard Sookshma Package Policy**  
**UIN: IRDAN108RP0025V01202223**

**SCHEDULE**

**POLICY NO:** NI5160171505  
**INSURED NAME:** GUPTA POWER INFRASTRUCTURE LIMITED  
**CUSTOMER MOBILE NO:** 7749091333  
**CUSTOMER EMAIL:** sukanta.nayak@guptapower.com  
**COMMUNICATION ADDRESS:** GUPTA NIWAS, GUPTA CABLE COMPOUND, CUTTACK ROAD, BHUBANESWAR, ORISSA- 751006  
**PLACE OF SUPPLY:** ORISSA  
**STATE CODE :** 21  
**CUSTOMER GSTIN NO:**21AAACG9210B1ZG  
**TELEPHONE NO. (LANDLINE NO.) :**  
**LAN NUMBER :** 20802560000046  
**Additional Insured:**  
**RISK LOCATION ADDRESS:** GPIL, PLOT NO.D/10/S-1, GUMMUDI POONDI, GUMMIDIPUNDI, TAMIL NADU, TAMIL NADU, GUMMIDIPOONDI, TAMIL NADU- 601201  
**OCCUPANCY:** Cable Manufacturing

**PERIOD OF INSURANCE:**  
From: 00:00hrs of 19-01-2024  
To: Midnight of 18-01-2025

**Agent/Broker Name - CANARA BANK-0030240001**

**Agent/Broker License Code -CA0045**

**Agent/Broker Contact No - 18004250018**

**BANK / FINANCIAL INSTITUTION :** Canara Bank, Allahabad Bank, Axis Bank, HDFC Bank, UCO Bank, Oriental Bank of Commerce, IDBI Bank, Punjab National Bank, Bank of Baroda, Bank of India, RBL Bank, EXIM Bank

The Company is liable hereunder only in respect of those Coverage's stated for each of which the Sum Insured/ Limit of Liability is specified hereinafter and the Premium due thereon is received by the Company.

	Coverage Section	Particulars of Insured Interest	Sum Insured / Limit of Indemnity(Rs)
A.	Fire Building and/or Contents	Building (Refer Annexure "A") Plant & Machinery (Refer Annexure "A")	1,75,00,000.00 1,28,00,000.00
B	Burglary	Plant & Machinery (Refer Annexure "B")	1,28,00,000.00
D	Public Liability	Any one occurrence Limit Any one year aggregate Limit	1,00,000.00 1,00,000.00

Gross Premium:	Rs. 30,000.00
Special Discount / Sectional Discount:	Rs. ....
Net Premium:	Rs. 30,000.00
IGST	Rs. 5,400.00
Total Amount (Rounded Off):	Rs.35,400.00
GST Registration No.: 21AABCT3518Q1Z8 , Service Accounting Code : 997137	

**CONDITIONS:** Subject to the following additional conditions/warranties to be read with the wordings of the Policy (and Riders referred if any) here to

**COVERAGE SECTION A (FIRE):**

- Terrorism Damage is excluded from the scope of the cover
- Warranted that basement and contents thereof are not covered under the policy
- Warranted that materials or stock in open are not covered under the policy
- Warranted that locations having kutcha construction, i.e. structures consisting of walls and/or roofs of wooden planks/thatched leaves and/or grass/hay/bamboo/plastic/asphalt cloth/canvas/tarpaulin and the like, stand excluded under the policy
- Agreed Bank Clause
- This policy covers Fire & Allied Perils, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood & Inundation
- Warranted that the risk location address shall be based on the address specified on the financier's records

**COVERAGE SECTION B (BURGLARY):**

- Excluding money, monetary instruments and valuables of every description unless specifically covered
- Warranted existing protection, detection and alarm systems if any to be in full operation at all times
- Excluding Theft (without forcible means) but excluding losses on inventory
- Riot, strike, Malecious damage is covered under the policy subject to the burglary defined in the policy
- Excluding personal belongings/ effects of employees, visitors and guests.

**COVERAGE SECTION D (PUBLIC LIABILITY)**

- Jurisdiction & Territory: INDIA
- Retroactive date: From the date of inception of policy period or a date to be provided subject to: • Proof of continuity of cover through until retro-active date. • Lower of the Limits of the corresponding policy • Narrower of the Covers of the corresponding policy
- Retroactive date: From the date of inception of policy period

**DEDUCTIBLES:** Subject to the following additional conditions/warranties to be read with the wordings of the Policy (and Riders referred if any) here to

**COVERAGE SECTION A (FIRE):**

- Excess of Rs.5000/- for each claim

**COVERAGE SECTION B (BURGLARY):**

- 2% of the claim amount subject to a minimum of Rs.5,000 each and every claim loss

#### COVERAGE SECTION D (PUBLIC LIABILITY)

- Excess : 1% of AOA subject to minimum of INR 10000/-

**SPECIAL CONDITIONS:** Subject to the following additional conditions/warranties to be read with the wordings of the Policy (and Riders referred if any) here to

**CONDITIONS:** *If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this Policy shall be forfeited.*

Signed at : BHUBANESHWAR  
On Date : 23-01-2024 11:52

Consolidated stamp duty paid to state exchequer.

For Tata AIG General Insurance Company Ltd.



AUTHORISED SIGNATORY

**IMPORTANT NOTE:** Please examine this Policy including its attached Schedules and annexures if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order. This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. You may visit company website at [www.tataaig.com](http://www.tataaig.com) for copy of the policy wordings which shows the detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording.

Policy Servicing Office  
**Tata AIG General Insurance Company Limited**

**Attention:** Detailed policy wordings, annexure(s) and clauses will follow soon. Policy shall stand cancelled ab initio in the event of ;

- a. Non- realisation of premium; and /or
- b. Mis-representation, mis-description or non-disclosure of any material fact.

ANNEXURE "A" to COVERAGE SECTION "A"

Attached to and forming part of the Policy No. NI5160171505

Insured: GUPTA POWER INFRASTRUCTURE LIMITED

Location of Risk: GPIL, PLOT NO.D/10/S-1, GUMMUDI POONDI, GUMMIDIPUNDI, TAMIL NADU, TAMIL NADU, GUMMIDIPOONDI, TAMIL NADU- 601201

Occupancy: Cable Manufacturing

Sr. No.	Risk Description	Sum Insured (Rs.)
1	Building	1,75,00,000.00
2	Plant and machinery	1,28,00,000.00
	Total Sum Insured	3,03,00,000.00

ANNEXURE "B" to COVERAGE SECTION "B"

Attached to and forming part of the Policy No. NI5160171505

Insured: GUPTA POWER INFRASTRUCTURE LIMITED

Location of Risk: GPIL, PLOT NO.D/10/S-1, GUMMUDI POONDI, GUMMIDIPUNDI, TAMIL NADU, TAMIL NADU, GUMMIDIPOONDI, TAMIL NADU- 601201

Occupancy: Cable Manufacturing

Sr. No.	Risk Description	First Loss Limit	Sum Insured (Rs.)
1	Plant and machinery		1,28,00,000.00
	Total Sum Insured		1,28,00,000.00

Burglary Remarks: