



POLICY SCHEDULE FOR PUBLIC LIABILITY (Industrial Risks) INSURANCE

Insured's Name	: BHAVYA CEMENTS LIMITED		
Insured's Details		Issuing Office Details	
Customer ID	: PO64808342	Office Code	: MADHAPUR DIVISIONAL OFFICE (613300)
Address	: TANGEDA VILLAGE, DACHEPALLY MANDAL GUNTUR DISTRICT DACHEPALLI ,ANDHRA PRADESH, 522414	Address	: 1-98-15-1-192, N J S TOWERS, NEAR IMAGE HOSPITALS, BEHIND CAFE NANDINI, HITECH CITY, MADHAPUR, HYDERABAD, 500081
Phone No	: 9848184790	Phone No	: 04023119261 / 04065511122
E-mail/Fax	: HR@BHAVYACEMENTS.IN, /	E-mail/Fax	: nia.613300@newindia.co.in / 04023119264
PAN No	: AADCB1182A	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: 37AADCB1182A1Z8 / NA	GSTIN	: 36AAACN4165C3ZQ
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 61330036200600000001	Business Source Code	
Period of Insurance	: From: 13/04/2020 12:00:01 AM To: 12/04/2021 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/Web Aggregator	: Mr. MUTHUKRISHNAN GANAPATHY - (DI00001624)
Date of Proposal	: 13-Apr-20	Agent/Bancassurance/ Specified Person	: MR.B.V.M.V.PRASADA RAO (NIA1D4904544) AGENT_SITE_51370 (1D4909218)
Prev. Policy no.	: 61330036190600000001	Phone No	: 9441335965 / 9849666250
Client Type	: Non-Corporate	E-mail/Fax	: bvmvprasad@gmail.com, / muthukrishnan.g@newindia.co.in / /

Premium(₹)	GST(₹)	Total(₹)	Total (₹ in words)	Receipt No. & Date
15241	2743	17984	RUPEES SEVENTEEN THOUSAND NINE HUNDRED EIGHTY-FOUR ONLY	6133008120000000007 8 - 08/04/20

Details of Risks Covered Under Policy:

Retroactive Dates	Date	Jurisdiction	Territory	AOA	AOY/Total Sum Insured	Turnover	Deductible India	Deductible Rest of the world	Deductible USA/Canada
Policy Retroactive Date	10/04/2017	India	NA	600000	600000	4700000000	₹3000	₹0	₹0

Number of Units	Voluntary Excess
1	0

Type of Manufacturing unit
Cement factory excluding white cement

Extensions under the Policy

Name of the Extension	Sub limit of the Extension	Deductibles of the Extension
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Special Conditions	NA NA
Special Exclusions	NA
Special Excess/Deductible	NA

This Policy shall be subject to PUBLIC LIABILITY INSURANCE policy clauses attached herewith

Conditions Insured shall give written notice to Company of any claim made against Insured



- Conditions No payment shall be made by the insured without the written consent of Company
- Conditions The insured shall keep accurate records of annual turnover
- Conditions This insurance does not cover any loss which would, but for the existence of this policy, be insured by other existing policy
- Conditions Policy disputes Clause
- Conditions The Company shall not be liable to make any payment for fraudulent claim
- Conditions If Company deny Liability for claim not within 1 year from date of condition claim have been discarded
- Conditions In the event of payment of claim under the policy, aggregate limit gets reduced
- Conditions Company may cancel Policy by giving 30 days notice, return prorata portion of premium
- Conditions The Insured shall keep accurate records of annual turnover
- Conditions The Policy and the Schedule shall be read together as one contract
- Conditions The Company may at any time pay to Insured in connection with any claim
- Conditions Insured shall give notice of fact which materially changes info supplied to Company
- Conditions Insured shall give all information, assistance as Company may reasonably require
- Conditions The company will have the right to defend
- Exclusions Injury to any person under the contract of employment or apprenticeship
- Exclusions liability more specifically insured elsewhere
- Exclusions Claims arising out of ownership, possession or use of any motor vehicle or trailer for which compulsory insurance is required
- Exclusions Administrative management of need to take all reasonable steps to prevent claims
- Exclusions Damage shall be deemed to have occurred when first became evident to Claimant
- Exclusions Injury shall be deemed to occurred when claimant consulted medical practitioner
- Exclusions Premises temporarily occupied by the Insured for work
- Exclusions Ownership possession or use by the Insured of any aircraft, watercraft
- Exclusions Transportation of materials outside Insureds premises unless specifically covered
- Exclusions Radioactive, toxic, explosive of any explosive nuclear assembly
- Exclusions Ionizing radiation or contamination by radioactivity from any nuclear fuel
- Exclusions Directly or indirectly occasioned by happening through or in consequence of war
- Exclusions Arising out of fines, penalties, punitive and or exemplary damages
- Exclusions Infringement of plans, copy-right, patent, trade name, trade mark, registered design
- Exclusions Arising out of all personal injuries such as libel, slander, false arrest, etc.
- Exclusions Arising out of pure financial loss such as loss of goodwill, loss of market etc
- Exclusions Assumed by Insured by agreement and not have attached in absence of such agreement
- Exclusions Arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest..
- Exclusions Arising out of deliberate, intentional non-compliance of statutory provision

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 15241.00
SGST	0	0
CGST	0	0
IGST	18	2743

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 08th day of April, 2020.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 08/04/2020	
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Tax Invoice No : 61330020E0000106



IRDA Registration Number: 190