

	<p>THE STATE TRADING CORPORATION OF INDIA LIMITED (A Government of India Enterprise) Representative Office: Geetanjali Apartment, Flat No.9A, 9th Floor, 8B Middleton Street, Kolkata-700071 CIN L74899 DL 1956 GOI 002674 Phone +033-29730622/9007783050 Web Site : www.stc.gov.in E-mail: Kolkata@stclimited.co.in</p>
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REF NO. STC/KOL/INS/K0010/2025-26 DATE: 29.01.2026

SUB:LIMITED E-TENDER TO INVITE QUOTATIONS FROM FOUR EMPANELLED BROKERS OF STC FOR THE RENEWAL OF COMPACT INSURANCE POLICY AT THE STC REPRESENTATIVE OFFICE IN KOLKATA INCLUDING SF & SP, BURGLARY, THEFT AND FIRE POLICY FOR STC , KOLKATA FOR FURTHER PERIOD OF ONE YEAR.

TENDER NO. REF NO. STC/KOL/INS/K0010/2025-26

	DATED	TIME
TENDER CLOSING	04.02.2026	02.00 PM
BID OPENING	04.02.2026	02.30 PM

STC INVITES SEALED QUOTATION FROM STC'S EMPANELLED FOUR BROKERS, KOLKATA FOR THE STC REPRESENTATIVE OFFICE UNDER ABOVE REFERRED TENDER FOR RENEWAL OF ABOVE CITED POLICY FOR FURTHER PERIOD OF ONE YEAR AS PER DETAILS MENTIONED IN ANNEXURES- ENCLOSED HEREWITH.

I) Instructions for filling the e-bid

- 1) Bids are invited via limited e-bid process for the renewal of insurance policy for assets at STC Kolkata representative office flats including burglary with theft and RSMD, STFI, Fire for further period of one year.
- 2) Bids have to be uploaded online only via <https://eprocure.gov.in/eprocure/app> (the e-procurement portal of NIC). No bids shall be accepted in hard copy or any other form.
- 3) For submission of e bids, bidders are required to get themselves registered with NIC's central Public Procurement (CPP) portal (<https://eprocure.gov.in/eprocure/app>) using Class -III digital signature certificate. All the details mentioned during registration / enrolment process should be correct and true. Bidders have to abide by all the terms and conditions mentioned during registration process.
- 4) Bidders are advised in their own interest to upload the online bids well before the bid document submission Closing date and time (as per server system clock of CPP). STC shall not be responsible for any delay or the difficulties encountered by the bidder during submission of bids at the eleventh hour on account of any technical or other issues.

- 5) For any queries relating to the process of online bid submission or queries relating to Procurement Portal (<https://eprocure.gov.in>), the bidders may contact CPP Portal Helpdesk on Tel No's 0120-4001-002, 4001-005, 6277-787 and email ID support-eproc@nic.in.
- 6) Bidders may regularly visit STC website for any information / clarification / addendum / corrigendum etc. related to this bid, processing of bids received, award of job, pre bid meet decisions etc. STC shall not be liable to send any information individually or publish a public notice for any further information regarding this bid in newspapers.
- 7) Portal for Online Submission is <https://eprocure.gov.in/eprocure/app>
- 8) STC may ask the bidders to submit any or all the documents in original or any additional information as part of their online bid anytime during the bid process.
- 9) Bidder has to satisfy STC for ensuring sufficiency of documents necessary for Tender evaluation at his cost if so desired by STC.
- 10) The bid document available on e-procurement portal shall be taken as final. STC reserves its right to ask for more document as "Clarification/supporting" only for verification of the uploaded documents. Decision of STC will be final and binding in this regard.

II) The participating insurance Companies through the STC's Empanelled brokers should fulfill the following:

1. It should be registered with and licensed by IRDA.
2. The quote should be submitted by the Kolkata office of the Insurance Companies
3. The Insurance Company's quotes should be accompanied by an authorization letter signed by Regional/Divisional officers authorized to submit offers.
4. As far as excess is concerned, it should be as per Tariff.
5. The insurance Company so appointed for the above tender would ensure submission of insurance certificate, bills and other related documents within 24 hours from the date and time of placement of Insurance Business.
6. The insurance claim, if any, would also be settled within 15 days after submission of all documents by STC to Insurance Company.
7. **Bidder's Responsibility:**
 - Although all details presented in this bid document have been compiled with all reasonable care, it is the bidder's responsibility to ensure that the information provided is adequate and clearly understood.
 - Site visit for understanding of risk, "Applicable Special Feature Discounts". Etc. has to be done by bidder at its own risk and cost.
 - Bidder's quotation is the responsibility of the bidder and no relief or consideration can be given for errors and omissions.

General

YOU MAY QUOTE THE MOST COMPETITIVE OFFER FROM GOVT. INSURANCE COMPANIES, THROUGH STC'S EMPANNELED BROKERS FOR REPRESENTATIVE OFFICE FOR THE RENEWAL OF COMPACT INSURANCE FOR PERIOD OF ONE YEAR AS DETAILED IN QUOTATION SLIPS.

IN ADDITION, PLEASE NOTE THAT THE SUM INSURED IS BASED ON RIV VALUE AND IN STATEMENT CLAUSE SHOULD INVARIABLY BE MENTIONED IN THE POLICIES. PLEASE NOTE THAT THE SUM INSURED IS PROVISIONAL AND CAN BE REVISED AT ANY POINT OF TIME.

STC reserves the right to award the policy to the lowest bidder. In case of award of work to the insurance company, they are required to issue the cover note immediately after receipt of payment of premium by cheque/ RTGS/ NEFT, and Policy wordings are required to be submitted to STC within 07 days of receipt of cheque/RTGS/ NEFT. Final policy will be issued within 15 days after receipt of comments from STC, if any.

(Rohit Kumar)
MANAGER
STC Kolkata RO

ANNEXURE-I**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.								
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI								
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.								
4.	Locations to be covered	GEETANJALIAPARTMENT,8B,MIDDLETON ST.,FLAT NO. 9A KOLKATA-700071								
5.	Period of Insurance	09/02/2026 to 08/02/2027								
6.	Subject Matter to be covered	- STANDARD FIRE & SPECIAL PERILS INCLUDING EARTHQUAKE, STFI, TERRORISM, BURGLARY INCLUDING THEFT								
7.	Type of Policy	-SUKSHMA UDYAM SURAKSHA POLICY								
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rsfor Sum Insured</th></tr></thead><tbody><tr><td>A. Building</td><td>₹ 2,15,18,217</td></tr><tr><td>B. Furniture & Fixtures, Fittings and other equipment</td><td>₹ 17,55,978</td></tr><tr><td>Total Sum Insured</td><td>₹2,32,73,195</td></tr></tbody></table>	Particulars	Amount in Rsfor Sum Insured	A. Building	₹ 2,15,18,217	B. Furniture & Fixtures, Fittings and other equipment	₹ 17,55,978	Total Sum Insured	₹2,32,73,195
Particulars	Amount in Rsfor Sum Insured									
A. Building	₹ 2,15,18,217									
B. Furniture & Fixtures, Fittings and other equipment	₹ 17,55,978									
Total Sum Insured	₹2,32,73,195									
	Claim experience	Nil								
10.	Excess per Event	Minimum Excess as per Tariff								
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.								

ANNEXURE-II**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.										
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI										
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.										
4.	Locations to be covered	GEETANJALI APARTMENT,8B,MIDDLETON STREET,KOL-700071										
5.	Period of Insurance	09/02/2026 to 08/02/2027										
6.	Subject Matter to be covered	- BUILDING & CONTENTS IN THE BUIDLING										
7.	Type of Policy	- UNITED BHARAT GRIHA RAKSHA POLICY										
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rsfor Sum Insured</th></tr></thead><tbody><tr><td>A. Home Building sum Insured</td><td>₹11,85,00,660/-</td></tr><tr><td>B. Additional Structure</td><td>₹73,431/-</td></tr><tr><td>C. Furniture Fixture & Fittings</td><td>₹ 227850/-</td></tr><tr><td>Total Sum Insured</td><td>₹ 11,88,01,941/-</td></tr></tbody></table>	Particulars	Amount in Rsfor Sum Insured	A. Home Building sum Insured	₹11,85,00,660/-	B. Additional Structure	₹73,431/-	C. Furniture Fixture & Fittings	₹ 227850/-	Total Sum Insured	₹ 11,88,01,941/-
Particulars	Amount in Rsfor Sum Insured											
A. Home Building sum Insured	₹11,85,00,660/-											
B. Additional Structure	₹73,431/-											
C. Furniture Fixture & Fittings	₹ 227850/-											
Total Sum Insured	₹ 11,88,01,941/-											
	Claim experience	Nil										
10.	Excess per Event	Minimum Excess as per Tariff										
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.										

ANNEXURE-III**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.								
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI								
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.								
4.	Locations to be covered	ELLORAAPARTMENT,2,GARIAHATROAD, 700068								
5.	Period of Insurance	09/02/2026 to 08/02/2027								
6.	Subject Matter to be covered	- BUILDING & CONTENTS IN THE BUIDLING								
7.	Type of Policy	-BHARAT GRIHA RAKSHA POLICY								
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rsfor Sum Insured</th></tr></thead><tbody><tr><td>A. Home Building sum Insured</td><td>₹1,64,72,854/-</td></tr><tr><td>B. Furniture Fixture & Fittings</td><td>₹ 75,950/-</td></tr><tr><td>Total Sum Insured</td><td>₹ 1,65,48,804/-</td></tr></tbody></table>	Particulars	Amount in Rsfor Sum Insured	A. Home Building sum Insured	₹1,64,72,854/-	B. Furniture Fixture & Fittings	₹ 75,950/-	Total Sum Insured	₹ 1,65,48,804/-
Particulars	Amount in Rsfor Sum Insured									
A. Home Building sum Insured	₹1,64,72,854/-									
B. Furniture Fixture & Fittings	₹ 75,950/-									
Total Sum Insured	₹ 1,65,48,804/-									
	Claim experience	Nil								
10.	Excess per Event	Minimum Excess as per Tariff								
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.								

ANNEXURE-IV**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.								
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI								
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.								
4.	Locations to be covered	JAY JAYANTI APARTMENT,2A, MANDEVILLE GARDEN, KOLKATA-700019								
5.	Period of Insurance	09/02/2026 to 08/02/2027								
6.	Subject Matter to be covered	- BUILDING & CONTENTS IN THE BUIDLING								
7.	Type of Policy	-BHARAT GRIHA RAKSHA POLICY								
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rsfor Sum Insured</th></tr></thead><tbody><tr><td>A. Home Building sum Insured</td><td>₹5,54,46,182/-</td></tr><tr><td>B. Contents in the Building</td><td>₹ 2,27,850/-</td></tr><tr><td>Total Sum Insured</td><td>₹ 5,56,74,032/-</td></tr></tbody></table>	Particulars	Amount in Rsfor Sum Insured	A. Home Building sum Insured	₹5,54,46,182/-	B. Contents in the Building	₹ 2,27,850/-	Total Sum Insured	₹ 5,56,74,032/-
Particulars	Amount in Rsfor Sum Insured									
A. Home Building sum Insured	₹5,54,46,182/-									
B. Contents in the Building	₹ 2,27,850/-									
Total Sum Insured	₹ 5,56,74,032/-									
	Claim experience	Nil								
10.	Excess per Event	Minimum Excess as per Tariff								
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.								

ANNEXURE-V**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.
4.	Locations to be covered	GEETANJALIAPARTMENT,8B,MIDDLETON ST.,FLAT NO. 9A KOLKATA-700071
5.	Period of Insurance	09/02/2026 to 08/02/2027
6.	Subject Matter to be covered	-ACCIDENTAL DAMAGE BREAKDOWN DUE TO ELECTRICAL ISSUE ,STANDARD FIRE & SPECIAL PERILS , BURGLARY INCLUDING THEFT
7.	Type of Policy	-SPECIAL CONTINGENCY POLICY
8.	Sum Insured(Rs.)	Particulars Amount in Rs for Sum Insured Laptop LAPTOPL NO. HP₹ 43560/- LTNX671 086N911P A. D.O.P-29/09/2007 Model- HP Make Year-2007 Laptop LAPTOPL NO. HP₹ 43560/- LT 671 88 N911P A. D.O.P-29/09/2007 Model- HP Make Year-2008 Total Sum Insured ₹87,120/-
	Claim experience	Nil
10.	Excess per Event	Minimum Excess as per Tariff
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.

ANNEXURE-VI**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.																
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI																
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.																
4.	Locations to be covered	GEETANJALIAPARTMENT,8B,MIDDLETON ST.,FLAT NO. 9A KOLKATA-700071																
5.	Period of Insurance	09/02/2026 to 08/02/2027																
6.	Subject Matter to be covered	-ACCIDENTAL DAMAGE BREAKDOWN DUE TO ELECTRICAL ISSUE ,STANDARD FIRE & SPECIAL PERILS , BURGLARY INCLUDING THEFT																
7.	Type of Policy	-Electronic Equipment Insurance Policy																
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rs for Sum Insured</th></tr></thead><tbody><tr><td>A. PRINTER(MODEL NO. 1020,P1007- -QUANTITY-14PRINTERCUM SCANNER CUM COPIER, Equipment Make Year 2016</td><td>₹ 114921/-</td></tr><tr><td>B. 16 UPS Make Year 2016</td><td>₹ 81990/-</td></tr><tr><td>C. 3 Scanner Make Year 2016</td><td>₹15461/-</td></tr><tr><td>D. 1 Fax Machine Make Year 2016</td><td>₹22124/-</td></tr><tr><td>E. XEROX MACHINE Make Year 2016</td><td>₹241577/-</td></tr><tr><td>F. 15 Desktop Make Year 2016</td><td>₹585910/-</td></tr><tr><td>Total Sum Insured</td><td>₹10,61,983/-</td></tr></tbody></table>	Particulars	Amount in Rs for Sum Insured	A. PRINTER(MODEL NO. 1020,P1007- -QUANTITY-14PRINTERCUM SCANNER CUM COPIER, Equipment Make Year 2016	₹ 114921/-	B. 16 UPS Make Year 2016	₹ 81990/-	C. 3 Scanner Make Year 2016	₹15461/-	D. 1 Fax Machine Make Year 2016	₹22124/-	E. XEROX MACHINE Make Year 2016	₹241577/-	F. 15 Desktop Make Year 2016	₹585910/-	Total Sum Insured	₹10,61,983/-
Particulars	Amount in Rs for Sum Insured																	
A. PRINTER(MODEL NO. 1020,P1007- -QUANTITY-14PRINTERCUM SCANNER CUM COPIER, Equipment Make Year 2016	₹ 114921/-																	
B. 16 UPS Make Year 2016	₹ 81990/-																	
C. 3 Scanner Make Year 2016	₹15461/-																	
D. 1 Fax Machine Make Year 2016	₹22124/-																	
E. XEROX MACHINE Make Year 2016	₹241577/-																	
F. 15 Desktop Make Year 2016	₹585910/-																	
Total Sum Insured	₹10,61,983/-																	
	Claim experience	Nil																
10.	Excess per Event	Minimum Excess as per Tariff																
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.																

ANNEXURE-VII**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.								
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI								
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.								
4.	Locations to be covered	GEETANJALI APARTMENT,8B,MIDDLETON STREET,KOL-700071 JAYJAYANTI APARTMENT,2A,MANDEVILLE GARDEN,KOL-700019 ELLORA APRATMENT,2 GARIAHAT ROAD,KOL-700068								
5.	Period of Insurance	09/02/2026 to 08/02/2027								
6.	Subject Matter to be covered	- BURGLARY INCLUDING THEFT								
7.	Type of Policy	-POLICY SCHEDULE FOR BURGLARY (Multiple Locations with Specified Sum Insured) INSURANCE								
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rsfor Sum Insured</th></tr></thead><tbody><tr><td>A. Stocks at Specified Location(s)</td><td>₹ 5,31,653/-</td></tr><tr><td>B. FURNITURE FIXTURE AND FITTINGS</td><td>₹1,755,978/-</td></tr><tr><td>Total Sum Insured</td><td>₹ 2,287,631/-</td></tr></tbody></table>	Particulars	Amount in Rsfor Sum Insured	A. Stocks at Specified Location(s)	₹ 5,31,653/-	B. FURNITURE FIXTURE AND FITTINGS	₹1,755,978/-	Total Sum Insured	₹ 2,287,631/-
Particulars	Amount in Rsfor Sum Insured									
A. Stocks at Specified Location(s)	₹ 5,31,653/-									
B. FURNITURE FIXTURE AND FITTINGS	₹1,755,978/-									
Total Sum Insured	₹ 2,287,631/-									
	Claim experience	Nil								
10.	Excess per Event	Minimum Excess as per Tariff								
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.								

ANNEXURE-VIII**QUOTATION SLIP****INSURANCE POLICY FORFOR THE STC REPRESENTATIVE OFFICE, KOLKATA**

1.	Insured	The State Trading Corporation of India Limited.						
2.	Address of the Insured	JAWAHAR VYAPAR BHAWAN,TOLSTOY MARG, NEW DELHI						
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.						
4.	Locations to be covered	GEETANJALI APARTMENT,8B,MIDDLETON STREET,KOL-700071						
5.	Period of Insurance	09/02/2026 to 08/02/2027						
6.	Subject Matter to be covered	- BURGLARY INCLUDING THEFT						
7.	Type of Policy	-POLICY SCHEDULE FOR BURGLARY (Single Location) INSURANCE						
8.	Sum Insured(Rs.)	<table><thead><tr><th>Particulars</th><th>Amount in Rsfor Sum Insured</th></tr></thead><tbody><tr><td>A. Various Contents at Office</td><td>₹5,31,653/-</td></tr><tr><td>Total Sum Insured</td><td>₹ 5,31,653/-</td></tr></tbody></table>	Particulars	Amount in Rsfor Sum Insured	A. Various Contents at Office	₹5,31,653/-	Total Sum Insured	₹ 5,31,653/-
Particulars	Amount in Rsfor Sum Insured							
A. Various Contents at Office	₹5,31,653/-							
Total Sum Insured	₹ 5,31,653/-							
	Claim experience	Nil						
10.	Excess per Event	Minimum Excess as per Tariff						
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.						

PRICE BID

Tender Inviting Authority: The State Trading Corporation of India Limited

Name of Work: Renewal of Compact Insurance Policy for STC Representative Office, Kolkata

Contract No. : STC/KOL/INS/K0010/2025-26

Name of the Bidder/ Bidding Firm/ Company :

PRICE SCHEDULE
(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)

NUMBER	TEXT	NUMBER	TEXT	NUMBER	TEXT
SL No.	Item Description	Quantity	Units	BASIC RATE (with GST) In Figures To be entered by the Bidder Rs. P	TOTAL AMOUNT WITH GST
1	2	4	5	13	53
1	BUILDING AND ALL ASSETS LOCATED THE STATE TRADING CORPORATION OF INDIA Limited, Representative Office, Kolkata				
101	A. Building ₹ 19,04,31,387/- B. Computer, Printers, UPS, IX Machines & Electronic Equipments ₹ 11,43,103/- C. Furnitures, AC, Fridge & other office contents ₹ 5,31,853/- Total Sum Insured ₹ 19,21,72,743/-	1000	Nos		0.00 INR Zero Only

Price BID must be uploaded separately in the Price BID section only, in the BOQ Format

BANK DETAILS

• Amount to be remitted	
• Amount in word	
• Beneficiary A/c No.	
• Name of Beneficiary	
• Beneficiary Bank's IFSC Code	
• Beneficiary Bank's Name and Address	
• MICR CODE	

Signature

Name of the Authorized Signatory of Insurance Company

Affix Stamp/Seal

The prices should be quoted strictly as per coverage, terms and conditions, excess etc. as defined in quotations slips. Amount in words shall prevail in case of difference of amount between figures and words.

THE UNCONDITIONAL COMPLIANCE WITH THE ABOVE WOULD BE A PREREQUISITE FOR OPENING OF PRICE BID. SUBJECTIVE/PART COMPLIANCE WILL NOT BE ENTERTAINED WHICH MUST PLEASE BE ENSURED.



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR
PHONE: (0612) 2233656 FAX: EMAIL:

UNITED BHARAT GRIHA RAKSHA POLICY
POLICY NO.: 2101021124P118518839
UIN. IRDAN545RP0011V01202021

<p>PERIOD OF INSURANCE From 00:00 Hrs of 09/02/2025 To Midnight of 08/02/2026</p>
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Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
NEW DELHI
DELHI

Agent Name	: SALASAR SERVICES INSURANCE
Agent Code	: BROKERS PVT LTD
Mobile/Landline Number/Email	: BRC0000042
	: 8584869573
	: payment@salasarservices.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 210102@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

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**UNITED BHARAT GRIHA RAKSHA POLICY
SCHEDULE**

Policy Number	2101021124P118518839		Prev. Pol. No.				
Insured Details	Name	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256					
	Tel (O)		Fax:		Tel (R)		Mobile
Business / Occupation	None				Email		
Period of Insurance	From	00:00 Hrs of 09/02/2025			To	Midnight of 08/02/2026	

CO-INSURANCE DETAILS:

UIIC 210102 : 100%

Brief Description Of Risk:	APPARTMENT
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Risks Covered	Sum Insured(₹)
Building	16,472,854.00
Contents	75,950.00

The property is situated at:
ELLORA APARTMENT, 2, GARIAHAT ROAD KOLKATA STATE-WEST
BENGAL PIN-700068

Total Basic Premium:	3,806.32
Total Add on Premium:	0.00
Net Premium:	1,820.00
IGST(18%):	328.00
Stamp Duty:	1.00
Total:	2,148.00
Receipt No:	10121010224121836891
Receipt Date:	18/02/2025

Stamp Duty Applicability : No

Agency/Broker Code:	BRC0000042
SALASAR SERVICES INSURANCE BROKERS PVT LTD	
Dev. Officer Code:	

Terrorism deductible	1% of the claim amount subject to minimum of ₹ 10,000/- & upto maximum of ₹ 5,00,000/-
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Description Of Property Covered

Building Details		
Carpert Area(sq.m)	Cost/sqm(₹)	Total Sum Insured(₹)
163	101,056.00	16,472,128.00

Additional Structure Details	
Name of Additional Structure	Total Sum Insured(₹)
ADDITIONAL STRUCTURE	726.00

Content Details			
Furniture, Fixture, Fitting(₹)	Electrical/Electronic Items(₹)	Other Items(₹)	Total Sum Insured(₹)
75,950.00	0.00	0.00	75,950.00

Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	1124I118518839 & 18/02/2025
Amount Subject to Reverse Charges-NIL			

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.

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.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 17th day of February 2025 .

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



Affix Policy Stamp
here.

Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER) , Approved By - NIT50135 (RO UNDERWRITER NEW)

UNITED BHARAT GRIHA RAKSHA POLICY

You chose this **United Bharat Griha Raksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. **Your Policy:** This **United Bharat Griha Raksha Policy** is a contract between You and Us as stated in the following:
 - a. This Policy document,
 - b. The Policy Schedule attached to this Policy document,
 - c. Any Endorsement attached to and forming part of this Policy document,
 - d. Any Add-on to this Policy that You may have purchased from Us,
 - e. The proposals and all declarations made by You or on Your behalf.
2. **To whom this Policy is issued and what it covers:**
 - a. This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
 - b. 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 will be 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 made by all of You.
 - c. If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.
3. **The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It contains:
 - a. Your personal details,
 - b. the Policy Period,
 - c. the description of Your Insured Property,
 - d. the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
 - e. the insurance covers You have purchased,
 - f. the premium You have paid for these insurance covers,
 - g. add-on covers opted by You,
 - h. other important and relevant aspects and information.
4. Special meaning of certain words: Words stated in the table below have a Special meaning throughout this Policy, the Policy Schedule and ndorsements.

These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning
Bank	A bank or any financial institution
Carpet Area	1. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit; 2. for any enclosed structure on the same site, it is the net usable floor area of such structure; and 3. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Cost of Construction	The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows: a. For residential structure of Your Home including Fittings and Fixtures: Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule. b. For additional structures : the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Home Contents	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.
General Contents	General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Insured	The Person/s who has/have purchased Insurance Cover under this Policy.
Insured Property	Your Home Building and Home Contents, or any item of property covered by this Policy.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
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 expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause G (III) 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.s
Pucca Construction	Construction other than Kutcha Construction.
Spouse	Your wife or husband.
Sum Insured	The amount shown as Sum Insured in the Policy Schedule and as described in Clause C (4) and Clause D (2) of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for 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.
You, Your, Insured	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
Your Home Building	Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place described in detail as per Clause C (2) of this Policy.

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
We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1. Fire	caused by burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	-
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 Home Building stands, 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, or e. demolition, construction, structural alterations or repair of any property, 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, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9. Missile testing operations	-
10. Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess 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 Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven)days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Clause C: Home Building Cover

1. **What We cover**
We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **Clause B** of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause C (5) (f)** of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.
2. **Your Home Building**
 - a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
 - b. **Your Home Building includes**
 - i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
 - ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
 - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
 - b) compound walls, fences, gates, retaining walls and internal roads,
 - c) verandah or porch and the like,
 - d) septic tanks, bio-gas plants, fixed water storage units or tanks,
 - e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,
 - iii. any other structure shown in the Policy Schedule.
 - c. Your Home Building does not include Contents of Your Home.
3. **Use for residence**
 - a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.
 - b. We will not pay if
 - i. Your Home Building is used as a holiday home, or for lodging and boarding, or
 - ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self- employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or

closure of Your office ordered by a public authority.

4. **Sum Insured**

- a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.
- b. If the Policy Period is more than one year, We will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.
- c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.
- d. Restoration of Sum Insured : Except as stated in **Clause G (111) (3) (b)** of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum 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.

5. **What We pay**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay You the following expenses:
 - i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
 - ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.
6. **Loss of Rent and Rent for Alternative Accommodation:** In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:
 - a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
 - b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
 - c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs $\frac{1}{2}$ Loss of Rent Period opted for.
 - d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
 - e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

Clause D: Home Contents Cover

1. **What We cover:**

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **Clause B** of this Policy. **Valuable Contents** of Your Home are not covered under this Policy unless You have purchased the optional cover for the **Valuable Contents**.

2. **Sum Insured:**

- a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.
- b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of Rs. 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.
- c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
- d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.
- e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in **Clause E (1) (a)** of this Policy.
- f. Restoration of Sum Insured: Except as stated in **Clause G (111) (3) (b)** of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum 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.

3. **What We pay**

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
 - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay You the cost of replacing that item with a same or similar item, or
 - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Clause E: Additional Covers

1. **Optional Covers:**

Clause F. Exclusions (What We do not cover) for all covers under this policy

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, or
 - ii. an Insured Event itself results from pollution or contamination.
5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by

- Endorsement.
12. Costs, fees or expenses for preparing any claim.

Clause G. Conditions

(I) Your Obligations

1. Make true and full disclosure in the proposal and related documents

- a. 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 declaration given by anyone else on Your behalf.
- b. 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, Your family, Your Home Building and Home 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, Your family, Your Home Building and Home Contents.

2. Obligation to take care : You must:

- a. Keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
- b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

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

- a. You change Your address,
- b. You make any addition, alteration, extension to the structure of Your Home Building,
- c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
- d. You change the use of Your Home Building.

4. Allow inspection and investigation of claim: 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 inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

5. 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 payment of Your claim. We may also cancel Your policy.

(II) Renewal of Policy

1. End of Policy: This Policy will expire at the end of the Policy Period.

2. Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. 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.

(III) Cancellation and Termination of Policy

1. Cancellation by You at any Time

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the policy, We will refund premium as follows:

Time for which Policy in force	Refund of premium
Period	Refund percentage
Upto 3 months	50% of first year premium + 90% of full balance period premium
Upto 6 months	25% of first year premium + 90% of full balance period premium
More than 6 months & upto 1 year	No refund on first year premium + 90% of pro-rata premium for the balance period
More than 1 year	90% of the pro-rata premium for the balance period

2. Cancellation by Us:

- a. We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.
- b. In case of Total Loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any.

3. Automatic termination of the Policy

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.
You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.
- b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.
- c. **Change of use of Your Home Building or Home Contents:** The Policy will end
i. if You change the use of Your Home Building from personal residence to any other purpose, or
ii. if You use any item of Home Contents for use that is not personal.
- d. **Sale of Your Home Building or Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.
- e. **Effect of death**
In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

(IV) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**
 - a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.
 - b. You can give notice to any of Our offices or call-centres.
 - c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any Authority that You made,
 - v. details of the Insured Event,
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.
2. **Steps to prevent loss and damage**
 - a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.
 - b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
 - iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.
3. **Immediate notice to Authorities**
 - a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
 - b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.
4. **Submit claim**
 - a. Claim form:
 - i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
 - b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the 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 suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.
5. **Establish loss**
 - a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
 - b. When We request,
 - i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
 - ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
 - iii. 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 authority.
 - c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.
6. **Fraudulent claim**

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

 - i. We will not pay,
 - ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
 - iii. We can also inform the police, and start legal proceedings against You.
7. **Other insurance**
 - a. 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 claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
 - b. 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.
 - c. 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.
 - d. We will ensure that Our actions do not impose any liability on You.
8. **Recovery action by Us**
 - a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We 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. We can do this
 - i. without seeking Your consent,
 - ii. in Your name, and
 - iii. whether or not Your loss has been fully compensated.
 - b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
 - c. 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

- a. You can choose to make changes to the covers of this Policy as may be permitted by Us, 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.
- b. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

Clause I. Waiver of Underinsurance

Underinsurance does not apply to the United Bharat Griha Raksha Policy. Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, the difference will not affect the amount We pay.

Clause J. Other Details

1. **Notices**
 - a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
 - b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.
2. **Nomination for this Policy**

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website:

3. **Applicable law and jurisdiction**

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

4. **Arbitration**

If any dispute or difference arises 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 sole 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 opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause K. 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:

Address including email

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: 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 e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at 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 approach the Insurance Ombudsman depending on the nature of grievance and 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, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Note: Insurer to give details of Insurance Ombudsmen.

Clause L. Information about Us

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



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR
PHONE: (0612) 2233656 FAX: EMAIL:

UNITED BHARAT GRIHA RAKSHA POLICY
POLICY NO.: 2101021124P118518004
UIN. IRDAN545RP0011V01202021

PERIOD OF INSURANCE
From 00:00 Hrs of 09/02/2025
To Midnight of 08/02/2026

Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
NEW DELHI
DELHI

Agent Name : SALASAR SERVICES INSURANCE
Agent Code : BROKERS PVT LTD
Mobile/Landline Number/Email : BRC0000042
: 8584869573
: payment@salasarservices.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 210102@uiic.co.in

Download Customer App (www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

Printed By : JIT54050 @ 18/02/2025 4:09:24 PM



**UNITED BHARAT GRIHA RAKSHA POLICY
SCHEDULE**

Policy Number	2101021124P118518004		Prev. Pol. No.				
Insured Details	Name	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256					
	Tel (O)		Fax:		Tel (R)		Mobile
Business / Occupation	None				Email		
Period of Insurance	From	00:00 Hrs of 09/02/2025			To	Midnight of 08/02/2026	

CO-INSURANCE DETAILS:

UIIC 210102 : 100%

Brief Description Of Risk:	THE BELOW FLATS: 1B-1425 sqft Deed No.110342/1981 1E-775 sqft Deed No. 110341/1981 2F- 780 sqft Deed No. 110343/1981 8D- 695 sqft Deed No. 110345/1981 10D-695 sqft Deed No. 110344/1981 11E- 775 sqft Deed No. 110346/1981
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Risks Covered	Sum Insured(₹)
Building	55,446,182.00
Contents	227,850.00

The property is situated at:
JAY JAYANTI APPARTMENT RESIDENTIAL, 2 A, MANDEVILLE GARDEN,
KOLKATA KOLKATA STATE-WEST BENGAL PIN-700019

Total Basic Premium:	12,805.11
Total Add on Premium:	0.00
Net Premium:	6,124.00
IGST(18%):	1,102.00
Stamp Duty:	1.00
Total:	7,226.00
Receipt No:	10121010224121837017
Receipt Date:	18/02/2025

Stamp Duty Applicability : No

Agency/Broker Code:	BRC0000042
SALASAR SERVICES INSURANCE BROKERS PVT LTD	
Dev. Officer Code:	

Terrorism deductible	1% of the claim amount subject to minimum of ₹ 10,000/- & upto maximum of ₹ 5,00,000/-
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Description Of Property Covered

Building Details		
Carpert Area(sqm)	Cost/sqm(₹)	Total Sum Insured(₹)
478	115,984.00	55,440,352.00

Additional Structure Details	
Name of Additional Structure	Total Sum Insured(₹)
ADDITIONAL STRUCTURE	5,830.00

Content Details			
Furniture, Fixture, Fitting(₹)	Electrical/Electronic Items(₹)	Other Items(₹)	Total Sum Insured(₹)
227,850.00	0.00	0.00	227,850.00

Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	1124I118518004 & 18/02/2025
Amount Subject to Reverse Charges-NIL			

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.

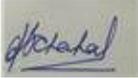
Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 17th day of February 2025 .

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



Affix Policy Stamp
here.

Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER) , Approved By - NIT50135 (RO UNDERWRITER NEW)

UNITED BHARAT GRIHA RAKSHA POLICY

You chose this **United Bharat Griha Raksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. **Your Policy:** This **United Bharat Griha Raksha Policy** is a contract between You and Us as stated in the following:
 - a. This Policy document,
 - b. The Policy Schedule attached to this Policy document,
 - c. Any Endorsement attached to and forming part of this Policy document,
 - d. Any Add-on to this Policy that You may have purchased from Us,
 - e. The proposals and all declarations made by You or on Your behalf.
2. **To whom this Policy is issued and what it covers:**
 - a. This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
 - b. 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 will be 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 made by all of You.
 - c. If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.
3. **The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It contains:
 - a. Your personal details,
 - b. the Policy Period,
 - c. the description of Your Insured Property,
 - d. the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
 - e. the insurance covers You have purchased,
 - f. the premium You have paid for these insurance covers,
 - g. add-on covers opted by You,
 - h. other important and relevant aspects and information.
4. **Special meaning of certain words:** Words stated in the table below have a Special meaning throughout this Policy, the Policy Schedule and ndorsements.

These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning
Bank	A bank or any financial institution
Carpet Area	1. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit; 2. for any enclosed structure on the same site, it is the net usable floor area of such structure; and 3. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Cost of Construction	The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows: a. For residential structure of Your Home including Fittings and Fixtures: Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule. b. For additional structures : the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Home Contents	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.
General Contents	General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Insured	The Person/s who has/have purchased Insurance Cover under this Policy.
Insured Property	Your Home Building and Home Contents, or any item of property covered by this Policy.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
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 expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause G (III) 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.s
Pucca Construction	Construction other than Kutcha Construction.
Spouse	Your wife or husband.
Sum Insured	The amount shown as Sum Insured in the Policy Schedule and as described in Clause C (4) and Clause D (2) of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for 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.
You, Your, Insured	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
Your Home Building	Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place described in detail as per Clause C (2) of this Policy.

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
We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1. Fire	caused by burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	-
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 Home Building stands, 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, or e. demolition, construction, structural alterations or repair of any property, 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, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9. Missile testing operations	-
10. Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess 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 Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven)days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Clause C: Home Building Cover

1. **What We cover**
We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **Clause B** of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause C (5) (f)** of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.
2. **Your Home Building**
 - a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
 - b. **Your Home Building includes**
 - i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
 - ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
 - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
 - b) compound walls, fences, gates, retaining walls and internal roads,
 - c) verandah or porch and the like,
 - d) septic tanks, bio-gas plants, fixed water storage units or tanks,
 - e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,
 - iii. any other structure shown in the Policy Schedule.
 - c. Your Home Building does not include Contents of Your Home.
3. **Use for residence**
 - a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.
 - b. We will not pay if
 - i. Your Home Building is used as a holiday home, or for lodging and boarding, or
 - ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self- employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or

closure of Your office ordered by a public authority.

4. **Sum Insured**

- a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.
- b. If the Policy Period is more than one year, We will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.
- c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.
- d. Restoration of Sum Insured : Except as stated in **Clause G (111) (3) (b)** of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum 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.

5. **What We pay**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay You the following expenses:
 - i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
 - ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.
6. **Loss of Rent and Rent for Alternative Accommodation:** In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:
 - a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
 - b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
 - c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs $\frac{1}{2}$ Loss of Rent Period opted for.
 - d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
 - e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

Clause D: Home Contents Cover

1. **What We cover:**

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **Clause B** of this Policy.

Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the **Valuable Contents**.

2. **Sum Insured:**

- a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.
- b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of Rs. 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.
- c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
- d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.
- e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in **Clause E (1) (a)** of this Policy.
- f. Restoration of Sum Insured: Except as stated in **Clause G (111) (3) (b)** of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum 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.

3. **What We pay**

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
 - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay You the cost of replacing that item with a same or similar item, or
 - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Clause E: Additional Covers

1. **Optional Covers:**

Clause F. Exclusions (What We do not cover) for all covers under this policy

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, or
 - ii. an Insured Event itself results from pollution or contamination.
5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by

- Endorsement.
12. Costs, fees or expenses for preparing any claim.

Clause G. Conditions

(I) Your Obligations

1. Make true and full disclosure in the proposal and related documents

- a. 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 declaration given by anyone else on Your behalf.
- b. 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, Your family, Your Home Building and Home 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, Your family, Your Home Building and Home Contents.

2. Obligation to take care : You must:

- a. Keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
- b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

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

- a. You change Your address,
- b. You make any addition, alteration, extension to the structure of Your Home Building,
- c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
- d. You change the use of Your Home Building.

4. Allow inspection and investigation of claim: 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 inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

5. 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 payment of Your claim. We may also cancel Your policy.

(II) Renewal of Policy

1. End of Policy: This Policy will expire at the end of the Policy Period.

2. Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. 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.

(III) Cancellation and Termination of Policy

1. Cancellation by You at any Time

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the policy, We will refund premium as follows:

Time for which Policy in force	Refund of premium
Period	Refund percentage
Upto 3 months	50% of first year premium + 90% of full balance period premium
Upto 6 months	25% of first year premium + 90% of full balance period premium
More than 6 months & upto 1 year	No refund on first year premium + 90% of pro-rata premium for the balance period
More than 1 year	90% of the pro-rata premium for the balance period

2. Cancellation by Us:

- a. We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.
- b. In case of Total Loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any.

3. Automatic termination of the Policy

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.
You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.
- b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.
- c. **Change of use of Your Home Building or Home Contents:** The Policy will end
i. if You change the use of Your Home Building from personal residence to any other purpose, or
ii. if You use any item of Home Contents for use that is not personal.
- d. **Sale of Your Home Building or Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.
- e. **Effect of death**
In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

(IV) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**
 - a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.
 - b. You can give notice to any of Our offices or call-centres.
 - c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any Authority that You made,
 - v. details of the Insured Event,
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.
2. **Steps to prevent loss and damage**
 - a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.
 - b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
 - iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.
3. **Immediate notice to Authorities**
 - a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
 - b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.
4. **Submit claim**
 - a. Claim form:
 - i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
 - b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the 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 suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.
5. **Establish loss**
 - a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
 - b. When We request,
 - i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
 - ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
 - iii. 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 authority.
 - c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.
6. **Fraudulent claim**

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

 - i. We will not pay,
 - ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
 - iii. We can also inform the police, and start legal proceedings against You.
7. **Other insurance**
 - a. 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 claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
 - b. 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.
 - c. 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.
 - d. We will ensure that Our actions do not impose any liability on You.
8. **Recovery action by Us**
 - a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We 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. We can do this
 - i. without seeking Your consent,
 - ii. in Your name, and
 - iii. whether or not Your loss has been fully compensated.
 - b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
 - c. 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

- a. You can choose to make changes to the covers of this Policy as may be permitted by Us, 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.
- b. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

Clause I. Waiver of Underinsurance

Underinsurance does not apply to the United Bharat Griha Raksha Policy. Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, the difference will not affect the amount We pay.

Clause J. Other Details

1. **Notices**
 - a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
 - b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.
2. **Nomination for this Policy**

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website:

3. **Applicable law and jurisdiction**

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

4. **Arbitration**

If any dispute or difference arises 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 sole 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 opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause K. 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:

Address including email

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: 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 e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at 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 approach the Insurance Ombudsman depending on the nature of grievance and 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, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Note: Insurer to give details of Insurance Ombudsmen.

Clause L. Information about Us

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



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR
PHONE: (0612) 2233656 FAX: EMAIL:

UNITED BHARAT GRIHA RAKSHA POLICY
POLICY NO.: 2101021124P118517883
UIN. IRDAN545RP0011V01202021

PERIOD OF INSURANCE
From 00:00 Hrs of 09/02/2025
To Midnight of 08/02/2026

Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
NEW DELHI
DELHI

Agent Name : SALASAR SERVICES INSURANCE
Agent Code : BROKERS PVT LTD
Mobile/Landline Number/Email : BRC0000042
: 8584869573
: payment@salasarservices.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 210102@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

Printed By : JIT54050 @ 18/02/2025 4:07:38 PM



**UNITED BHARAT GRIHA RAKSHA POLICY
SCHEDULE**

Policy Number	2101021124P118517883		Prev. Pol. No.				
Insured Details	Name	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256					
	Tel (O)		Fax:		Tel (R)		Mobile
Business / Occupation	None				Email		
Period of Insurance	From	00:00 Hrs of 09/02/2025			To	Midnight of 08/02/2026	

CO-INSURANCE DETAILS:

UIIC 210102 : 100%

Brief Description Of Risk:	DETAILS OF FLATS: 1C-858 sqft Deed No.13327/2009 2A-1531 sqft Deed No.13328/2009 7B-1534 sqft Deed No.13329/2009 8D-1086 sqft Deed No.13330/2009 9A-1533 sqft Deed No.13331/2009 9D-1102 sqft Deed No.13332/2009 9E-1177 sqft Deed No.13333/2009
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Risks Covered	Sum Insured(₹)
Building	118,574,091.00
Contents	227,850.00

The property is situated at:
JAY JAYANTI APPARTMENT RESIDENTIAL, 2 A, MANDEVILLE GARDEN,
KOLKATA KOLKATA STATE-WEST BENGAL PIN-700019

Total Basic Premium:	27,324.29
Total Add on Premium:	0.00
Net Premium:	13,068.00
IGST(18%):	2,352.00
Stamp Duty:	1.00
Total:	15,420.00
Receipt No:	10121010224121835891
Receipt Date:	18/02/2025

Stamp Duty Applicability : No

Agency/Broker Code:	BRC0000042
SALASAR SERVICES INSURANCE BROKERS PVT LTD	
Dev. Officer Code:	

Terrorism deductible	1% of the claim amount subject to minimum of ₹ 10,000/- & upto maximum of ₹ 5,00,000/-
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Description Of Property Covered

Building Details		
Carpert Area(sq.m)	Cost/sqm(₹)	Total Sum Insured(₹)
820	144,513.00	118,500,660.00

Additional Structure Details	
Name of Additional Structure	Total Sum Insured(₹)
ADDITIONAL STRUCTURE	73,431.00

Content Details			
Furniture, Fixture, Fitting(₹)	Electrical/Electronic Items(₹)	Other Items(₹)	Total Sum Insured(₹)
227,850.00	0.00	0.00	227,850.00

Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	1124I118517883 & 18/02/2025
Amount Subject to Reverse Charges-NIL			

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.

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.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 17th day of February 2025 .

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



Affix Policy Stamp
here.

Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER) , Approved By - NIT50135 (RO UNDERWRITER NEW)

UNITED BHARAT GRIHA RAKSHA POLICY

You chose this **United Bharat Griha Raksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. **Your Policy:** This **United Bharat Griha Raksha Policy** is a contract between You and Us as stated in the following:
 - a. This Policy document,
 - b. The Policy Schedule attached to this Policy document,
 - c. Any Endorsement attached to and forming part of this Policy document,
 - d. Any Add-on to this Policy that You may have purchased from Us,
 - e. The proposals and all declarations made by You or on Your behalf.
2. **To whom this Policy is issued and what it covers:**
 - a. This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
 - b. 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 will be 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 made by all of You.
 - c. If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.
3. **The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It contains:
 - a. Your personal details,
 - b. the Policy Period,
 - c. the description of Your Insured Property,
 - d. the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
 - e. the insurance covers You have purchased,
 - f. the premium You have paid for these insurance covers,
 - g. add-on covers opted by You,
 - h. other important and relevant aspects and information.
4. **Special meaning of certain words:** Words stated in the table below have a Special meaning throughout this Policy, the Policy Schedule and ndorsements.

These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning
Bank	A bank or any financial institution
Carpet Area	1. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit; 2. for any enclosed structure on the same site, it is the net usable floor area of such structure; and 3. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Cost of Construction	The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows: a. For residential structure of Your Home including Fittings and Fixtures: Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule. b. For additional structures : the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Home Contents	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.
General Contents	General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Insured	The Person/s who has/have purchased Insurance Cover under this Policy.
Insured Property	Your Home Building and Home Contents, or any item of property covered by this Policy.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
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 expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause G (III) 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.s
Pucca Construction	Construction other than Kutcha Construction.
Spouse	Your wife or husband.
Sum Insured	The amount shown as Sum Insured in the Policy Schedule and as described in Clause C (4) and Clause D (2) of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for 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.
You, Your, Insured	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
Your Home Building	Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place described in detail as per Clause C (2) of this Policy.

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
We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1. Fire	caused by burning of Insured Property by order of any Public Authority.
2. Explosion or Implosion	-
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 Home Building stands, 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, or e. demolition, construction, structural alterations or repair of any property, 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, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9. Missile testing operations	-
10. Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11. Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess 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 Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven)days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Clause C: Home Building Cover

1. **What We cover**
We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **Clause B** of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause C (5) (f)** of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.
2. **Your Home Building**
 - a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
 - b. **Your Home Building includes**
 - i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
 - ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
 - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
 - b) compound walls, fences, gates, retaining walls and internal roads,
 - c) verandah or porch and the like,
 - d) septic tanks, bio-gas plants, fixed water storage units or tanks,
 - e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,
 - iii. any other structure shown in the Policy Schedule.
 - c. Your Home Building does not include Contents of Your Home.
3. **Use for residence**
 - a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.
 - b. We will not pay if
 - i. Your Home Building is used as a holiday home, or for lodging and boarding, or
 - ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self- employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or

closure of Your office ordered by a public authority.

4. **Sum Insured**

- a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.
- b. If the Policy Period is more than one year, We will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.
- c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.
- d. Restoration of Sum Insured : Except as stated in **Clause G (111) (3) (b)** of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum 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.

5. **What We pay**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay You the following expenses:
 - i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
 - ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.
6. **Loss of Rent and Rent for Alternative Accommodation:** In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:
 - a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
 - b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
 - c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs $\frac{1}{2}$ Loss of Rent Period opted for.
 - d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
 - e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

Clause D: Home Contents Cover

1. **What We cover:**

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **Clause B** of this Policy.

Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the **Valuable Contents**.

2. **Sum Insured:**

- a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.
- b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of Rs. 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.
- c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
- d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.
- e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in **Clause E (1) (a)** of this Policy.
- f. Restoration of Sum Insured: Except as stated in **Clause G (111) (3) (b)** of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum 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.

3. **What We pay**

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
 - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay You the cost of replacing that item with a same or similar item, or
 - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Clause E: Additional Covers

1. **Optional Covers:**

Clause F. Exclusions (What We do not cover) for all covers under this policy

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, or
 - ii. an Insured Event itself results from pollution or contamination.
5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by

- Endorsement.
12. Costs, fees or expenses for preparing any claim.

Clause G. Conditions**(I) Your Obligations****1. Make true and full disclosure in the proposal and related documents**

- a. 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 declaration given by anyone else on Your behalf.
- b. 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, Your family, Your Home Building and Home 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, Your family, Your Home Building and Home Contents.

2. Obligation to take care : You must:

- a. Keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
- b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

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

- a. You change Your address,
- b. You make any addition, alteration, extension to the structure of Your Home Building,
- c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
- d. You change the use of Your Home Building.

4. Allow inspection and investigation of claim: 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 inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.**5. 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 payment of Your claim. We may also cancel Your policy.**(II) Renewal of Policy****1. End of Policy:** This Policy will expire at the end of the Policy Period.**2. Renewal is not automatic.** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.**3. 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.**(III) Cancellation and Termination of Policy****1. Cancellation by You at any Time**

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the policy, We will refund premium as follows:

Time for which Policy in force	Refund of premium
Period	Refund percentage
Upto 3 months	50% of first year premium + 90% of full balance period premium
Upto 6 months	25% of first year premium + 90% of full balance period premium
More than 6 months & upto 1 year	No refund on first year premium + 90% of pro-rata premium for the balance period
More than 1 year	90% of the pro-rata premium for the balance period

2. Cancellation by Us:

- a. We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.
- b. In case of Total Loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any.

3. Automatic termination of the Policy

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.
You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.
- b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.
- c. **Change of use of Your Home Building or Home Contents:** The Policy will end
i. if You change the use of Your Home Building from personal residence to any other purpose, or
ii. if You use any item of Home Contents for use that is not personal.
- d. **Sale of Your Home Building or Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.
- e. **Effect of death**
In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

(IV) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**
 - a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.
 - b. You can give notice to any of Our offices or call-centres.
 - c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any Authority that You made,
 - v. details of the Insured Event,
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.
2. **Steps to prevent loss and damage**
 - a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.
 - b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
 - iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.
3. **Immediate notice to Authorities**
 - a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
 - b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.
4. **Submit claim**
 - a. Claim form:
 - i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
 - b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the 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 suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.
5. **Establish loss**
 - a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
 - b. When We request,
 - i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
 - ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
 - iii. 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 authority.
 - c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.
6. **Fraudulent claim**

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

 - i. We will not pay,
 - ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
 - iii. We can also inform the police, and start legal proceedings against You.
7. **Other insurance**
 - a. 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 claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
 - b. 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.
 - c. 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.
 - d. We will ensure that Our actions do not impose any liability on You.
8. **Recovery action by Us**
 - a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We 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. We can do this
 - i. without seeking Your consent,
 - ii. in Your name, and
 - iii. whether or not Your loss has been fully compensated.
 - b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
 - c. 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

- a. You can choose to make changes to the covers of this Policy as may be permitted by Us, 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.
- b. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

Clause I. Waiver of Underinsurance

Underinsurance does not apply to the United Bharat Griha Raksha Policy. Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, the difference will not affect the amount We pay.

Clause J. Other Details

1. **Notices**
 - a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
 - b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.
2. **Nomination for this Policy**

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website:

3. **Applicable law and jurisdiction**

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

4. **Arbitration**

If any dispute or difference arises 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 sole 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 opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause K. 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:

Address including email

Chief Grievance Redressal Officer

#19 Nungambakkam High Road, IV Lane,

Chennai - 600034

E-mail: 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 e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at 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 approach the Insurance Ombudsman depending on the nature of grievance and 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, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Note: Insurer to give details of Insurance Ombudsmen.

Clause L. Information about Us

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



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
BO 2 PATNA - 800001 BIHAR
PHONE: (0612) 2233656 FAX: EMAIL:

UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY POLICY NO.: 2101021124P118518901 UIN. IRDAN545RP0013V01202021

PERIOD OF INSURANCE From 00:00 Hrs of 09/02/2025 To Midnight of 08/02/2026
--

Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
NEW DELHI
DELHI

Agent Name	: SALASAR SERVICES INSURANCE
Agent Code	: BROKERS PVT LTD
Mobile/Landline Number/Email	: BRC0000042
	: 8584869573
	: payment@salasarservices.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 210102@uiic.co.in

Download Customer App (www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

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**UNITED BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
SCHEDULE**

Policy No.	2101021124P118518901		Prev. Pol. No.		
Name Of Insured	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256				
Tel.(O)		Fax		Tel.(R)	Mobile
Business/Occupation	None			Email	
Period of Insurance	From	00:00 Hrs of 09/02/2025	To	Midnight of 08/02/2026	

CO-INSURANCE DETAILS:

UIIC 210102 : 100%

Risks Covered	Sum Insured(₹)
Contents	1,755,978.00
Building	21,518,217.00
Floater Cover	Not Opted

Total Basic Premium:	13,033.42
Total Addon Premium:	0.00
Net Premium:	5,586.00
IGST(18%):	1,005.00
Stamp Duty:	1.00
Total:	6,591.00
Receipt No:	10121010224121837454
Receipt Date:	18/02/2025

Stamp Duty Applicability : No

Agency/Broker Code:	BRC0000042
SALASAR SERVICES INSURANCE BROKERS PVT LTD	
Dev.Officer Code:	

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

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
GEETANJALI APARTMENT, 8-B, MIDDLETON ST, RESIDENTIAL FLAT NO. 9A, KOLKATA, WEST BENGAL, Pin-700071	GEETANJALI APARTMENT, 8-B, MIDDLETON ST, RESIDENTIAL FLAT NO. 9A	Office premises, Meeting Rooms(1007)	Building including Plinth, Basement and additional Structure	AS PER BLOCK DETAILS	21,518,217.00
		Office premises, Meeting Rooms(1007)	Furniture and Fixtures Fittings and Other Equipment	AS PER BLOCK DETAILS	1,755,978.00

Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	1124118518901 & 18/02/2025
Amount Subject to Reverse Charges-NIL			

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.

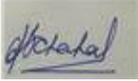
Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 17th day of February 2025 .

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



Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER) , Approved By - NIT50135(RO UNDERWRITER NEW)

Affix Policy Stamp
here.

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 Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the 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:
 - i. This Policy document;
 - ii. The Policy Schedule attached to this Policy document;
 - iii. Any Endorsement attached to and forming part of this Policy document;
 - iv. 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;
2. **To whom this Policy is issued and what it covers:**
 - i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs. 5 Crore (Rupees Five Crore only) at the policy 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 by the applicable policy.
 - ii. 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 will be 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 made by all of You.
 - iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' 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:
 - i. Your personal details,
 - ii. the Policy Period,
 - iii. the description of Your Insured Property,
 - iv. 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,
 - 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.
4. **Special Meanings of Words:** Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These 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 be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises, where You carry on Your Business. It includes: <ol style="list-style-type: none"> a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. 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"> i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. 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 Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an 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	All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings and any other Contents that are declared and 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.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	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"> i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
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 expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in Clause G (III) 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 Kutchra Construction.

Reinstatement/Replacement	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 its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	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 as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	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
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part 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 repair, 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.
You, Your, Insured	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
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us 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
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 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 own 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. d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, 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 space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured 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 or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, 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 located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	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.

Clause C. The Standard Cover**1. What We 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.

2. Basis of Sum Insured:

i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: **Reinstatement Value**

ii. For Stocks:

a. For raw material: landed cost at Your Premises.

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 defined below.

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 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 Company's liability shall be based on the Contract Price.

iii. Bullion or unset precious stones, any curios 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.

3. Restoration of Sum Insured:

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 extent 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.

Notwithstanding 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. In-Built Covers:

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.

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,

ii. such item of Property is not otherwise insured,

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

iv. subject to Underinsurance 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 particular time.

iv. 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, securities, 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 policy period.

c. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.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.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 1 Lakh (Rupees One Lakh) during the policy period.

Professional fees:

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, Machinery, 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 expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

i. 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, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.

ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.

iii. All other terms and conditions of this Policy will apply to this extension.

iv. These costs will not include

a. the costs incurred for complying with such regulations,

- for destruction or damage occurring before Commencement Date,

- for destruction or damage not insured under this Policy,

- under which You have received notice before the destruction or damage occurred.

b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.

c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause 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 of or if caused by or arising from events, stated below:

1. i. Excess of Rs. 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct Rs. 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the Excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
ii. Stock covered under **Clause (C) (4.3)** of this Policy -.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. 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, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. 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:

1. Partial Loss:
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 to a 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.
 2. 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 Reinstatement the Plant and 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.
iii. Reinstatement using standard material readily available and in common use for similar type of Building.
 3. If the Stock is a **Total Loss**, We will pay You as follows:
i. landed cost at Your Premises for Stock of raw materials,
ii. total manufacturing cost for Stock of finished goods,
iii. the input value of Stock in process at the time of loss,
iv. 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 a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage 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 loss or damage will also be ascertained on the same basis.
 4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage of destruction, or within such time as We may allow in writing.
 5. 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, Fittings as the case maybe.
 6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
i. 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 Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
 7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy
- NOTE: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of this Policy.**

Clause F. Underinsurance

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of 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.
 2. Every item of Insured Property is subject to this condition separately.
 3. Under this **United Bharat Sookshma Udyam Suraksha Policy**, We will waive underinsurance upto 15%.
 4. 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 proportionate share of the loss.
 5. 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

1) Your Obligations

1. 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, Fittings, Stocks and other Contents.

2. **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 policy.

3. **Obligation to take care:** You must:

- i. ensure that unauthorised persons do not occupy Your Premises.
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4. **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.

5. **Allow inspection and investigation of claim**

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 peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

6. **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.

II) **Renewal of Policy**

1. **End of Policy:** This Policy will expire at the end of the Policy Period.

2. **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.

3. **Renewal is not Automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

III) **Cancellation and termination of Policy**

1. **Cancellation by You at any time**

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. **Cancellation by Us**

We will not cancel the Policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. **Automatic termination of the Policy:**

This Policy will automatically end in the following cases:

- a. **Destruction of any Insured Building:** This Policy will automatically end 7 days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.
- b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.
- c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,
 - i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;
 - ii. if Your interest in any Insured Property passes to another except by will or operation of law.
- d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- f. **Effect of death:** If You are an individual, in the event of Your unfortunate death, the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.
- g. **Policy not invalidated:** The Policy is not invalidated:
 - i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer.
 - ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
 - iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

(IV) **Claims Procedure**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. **Immediate notice to Us**

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any authority that You made,
 - v. details of the Insured Event
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - viii. details of loss or damage under Add-ons, if any, and
 - ix. submit photographs of loss or physical damage, wherever possible.

2. **Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property,
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. **Immediate notice to authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the

fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes,

Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. **Submit claim**

i.

a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

- ii. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the 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 suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. **Establish loss**

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

- i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

- ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

- iii. 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 authority.

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

6. **Fraudulent 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 documents:

- i. We will not pay the claim,

- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid,

- iii. We can also inform the police, and start legal proceedings against You.

7. **Other insurance**

- i. 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 claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

- ii. 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.

- iii. 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.

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

8. **Our rights relating to Insured Property**

- i. 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 cooperation as follows:

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 other investigation, or

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.

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

9. **Recovery action by Us**

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party 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 We 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.

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

- iii. 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

1. 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.

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

Clause I. Other details

1. **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.

2. **Notices**

- i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.

- ii. 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.

3. **Applicable law and jurisdiction**

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

4. **Arbitration**

If any dispute or difference arises 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 sole 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 opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each 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.

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@uic.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. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at 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, or of the General Insurance Council at 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

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



UNITED INDIA INSURANCE COMPANY LIMITED

ENDORSEMENT SCHEDULE

UNITED BHARAT GRIHA RAKSHA POLICY UIN. IRDAN545RP0011V01202021

Policy Number	2101021124P118517883	Department	Fire
Previous Policy Number			
Type of Policy	UNITED BHARAT GRIHA RAKSHA POLICY	Agent Name/Code	SALASAR SERVICES INSURANCE BROKERS PVT LTD / BRC0000042
Policy Start Date	09/02/2025	Policy End Date	08/02/2026
Endorsement No	1	Endorsement Effective Date	18/02/2025
Insured's Name	M/s THE STATE TRADING CORPORATION OF INDIA LTD	Issuing Office	210102
Address	JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI NEW DELHI DELHI 110001	Office Address	BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD PATNA BIHAR 800001

Insured Request No. & Date	202502180810916 & 18/02/2025
Endorsement Type	User defined non financial

<u>CO-INSURANCE DETAILS:</u> UIIC 210102 : 100%
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At the request of the Insured, it is hereby declared and agreed that the following items under the, within mentioned policy, has been changed/allotted

Risk location address should be read as GEETANJALI APARTMENT,8B MIDDLETON ST.,KOLKATA, 700071, Instead of JAY JAYANTI APPARTMENT RESIDENTIAL,2A,MANDEVILLE GARDEN,KOLKATA,700019.

For and on behalf of
United India Insurance Company Limited

Authorised Signatory

Printed By - JIT54050 @ 18/02/2025

Underwritten By - JIT54050 (BO UW CUM CASHIER) , Approved By - PIY28458(RO UNDERWRITER NEW)



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR

PHONE: (0612) 2233656 FAX: EMAIL:

BURGLARY FLOATER POLICY
Policy No.: 2101021224P118665868
UIN. IRDAN545RP0009V01202122

<p>PERIOD OF INSURANCE From 00:00 hrs on 09/02/2025 To Midnight on 08/02/2026</p>

Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
NEW DELHI
DELHI

Agent Name	: SALASAR SERVICES INSURANCE
Agent Code	: BROKERS PVT LTD
Mobile/Landline Number/Email	: BRC0000042
	: 8584869573
	: payment@salasarservices.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 210102@uiic.co.in

Download Customer App (www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

Printed By : MAN28955 @ 20/02/2025 3:59:03 PM



BURGLARY FLOATER POLICY SCHEDULE

Policy Number	2101021224P118665868			Previous Policy Number		
Insured Details	Name/ID	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256				
	Tel. (O)		Tel.(R)		Fax	
	Email				Mobile	
	Business/Occupation	None				
Period of Insurance	From	From 00:00 hrs on 09/02/2025		To	To Midnight on 08/02/2026	

Coinsurance Details	UIIC 210102 : 100%
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Premise: (Description and situation of the premises containing the property insured)	Premium	:	₹ 100.00
Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.	IGST(18%)	:	₹ 18.00
	Stamp Duty	:	₹ 1.00
	Total	:	₹ 118.00
	Receipt Number	:	10121010224121988587
	Receipt Date	:	20/02/2025

Agent/Broker Code	:	BRC0000042
Dev.Officer Code	:	

Location Id	Location Address	Pin Code
23431516207	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA KOLKATA WEST BENGAL India	700071
23431517084	JAYJAYANTI APARTMENT, 2 A, MANDEVILLE GARDEN, CALCUTTA JAYJAYANTI APARTMENT, 2 A, MANDEVILLE GARDEN, CALCUTTA KOLKATA WEST BENGAL India	700019
23431517990	ELLORA APARTMENT, 2, GARIAHAT ROAD, KOLKATA ELLORA APARTMENT, 2, GARIAHAT ROAD, KOLKATA KOLKATA WEST BENGAL India	700068

Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
(a) Stock in Trade or Goods in the custody of the Insured - DIFFERENT TYPES OF STOCKS	DIFFERENT TYPES OF STOCKS	₹ 531,653.00	₹ 2,287,631.00
(b) Stock in Trade or Goods in the custody of the Insured - FURNITURE FIXTURE AND FITTINGS	FURNITURE FIXTURE AND FITTINGS	₹ 1,755,978.00	

Subject to BP clause as attached

Total Sum Insured

₹ 2,287,631.00

Additional conditions (if any): Property described above is mortgaged to:	Nil Nil
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Underwriting Remarks	This policy is subject to Compulsory Excess of ₹ 2,500.00 for each and every claim.
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Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	1224118665868 & 20/02/2025
Amount Subject to Reverse Charges-NIL			

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.

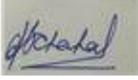
Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 20th day of February 2025 .

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



Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER)

Affix Policy
Stamp here.

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Companies short period rates provided no claim has occurred upto the date of cancellation.
11. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
12. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a consequence of, attributable to, arising under, out of or in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
 - 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
 - 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
 - 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
 - 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
 - 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
 - 3.2 change in consumer behaviour, or
 - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:
 - (1) for a Communicable Disease or
 - (2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
 - (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);
 - (2) any change in the law, clause or similar provision;
 - (3) any follow the fortunes clause or similar provision; and/or
 - (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR

PHONE: (0612) 2233656 FAX: EMAIL:

BURGLARY STANDARD POLICY
Policy No.: 2101021224P118666415
UIN. IRDAN545RP0009V01202122

PERIOD OF INSURANCE
From 00:00 hrs on 09/02/2025
To Midnight on 08/02/2026

Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
NEW DELHI
DELHI

Agent Name : SALASAR SERVICES INSURANCE
Agent Code : BROKERS PVT LTD
Mobile/Landline Number/Email : BRC0000042
8584869573
payment@salasarservices.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 210102@uiic.co.in

Download Customer App (www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

Printed By : MAN28955 @ 20/02/2025 4:03:25 PM



BURGLARY STANDARD POLICY SCHEDULE

Policy Number	2101021224P118666415			Previous Policy Number		
Insured Details	Name/ID	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256				
	Tel. (O)		Tel.(R)		Fax	
	Email				Mobile	
	Business/Occupation	None				
Period of Insurance	From	From 00:00 hrs on 09/02/2025		To	To Midnight on 08/02/2026	

Coinsurance Details	UIIC 210102 : 100%
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Premise: (Description and situation of the premises containing the property insured)
Note : The premises shall not include yard, garden, open space or out building not communicating with the main building.

Premium	:	₹ 100.00
IGST(18%)	:	₹ 18.00
Stamp Duty	:	₹ 1.00
Total	:	₹ 118.00
Receipt Number	:	10121010224121989098
Receipt Date	:	20/02/2025

Agent/Broker Code	:	BRC0000042
Dev.Officer Code	:	

Location Id	Location Address / Situation	Pin Code
23431516207	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA	700071

Location ID	Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
23431516207	Furniture, Fixtures, Fittings, utensils and appliances of trade - Goods of general type	VARIOUS CONTENTS AT OFFICE	₹ 531,653.00	₹ 531,653.00

Subject to BP clause as attached

Total Sum Insured

₹ 531,653.00

Additional conditions (if any): Property described above is mortgaged to:	Nil Nil
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Underwriting Remarks	This policy is subject to Compulsory Excess of ₹ 2,500.00 for each and every claim.
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Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	12241118666415 & 20/02/2025
Amount Subject to Reverse Charges-NIL			

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.

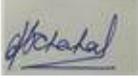
Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 20th day of February 2025 .

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



Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER)

Affix Policy
Stamp here.

BURGLARY AND HOUSE BREAKING POLICY (BUSINESS PREMISES)

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of :

- (a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold-up.
- (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of :

- (i) Gold or Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (ii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iii) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (iv)
 - (a) Loss or damage directly or indirectly, proximately or remotely occasioned by, or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.
 - (b) Loss or damage whether direct or indirect arising from war, warlike operations and / or foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- (v)
 - (a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by, or contributed to, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - (b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- (vi) Consequential Loss or Legal Liability of any kind.
- (vii) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate key thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- (viii) This policy shall cease to attach

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
unless in every case, the consent of the company to the continuance of the Insurance thereon is obtained and signified on the policy

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured :

Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.

2. Maintenance of Books & Keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage
4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :
 - (a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. However the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.
6. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

7. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
9. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Companies short period rates provided no claim has occurred upto the date of cancellation.
11. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
12. **RENEWAL NOTICE:** The Company shall not be bound to accept any renewal premium nor give notice that such is due.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a consequence of, attributable to, arising under, out of or in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
 - 1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence
 - 1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
 - 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
 - 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
 - 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
 - 3.2 change in consumer behaviour, or
 - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.
4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:
 - (1) for a Communicable Disease or
 - (2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.
5. It is clarified that
 - (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);
 - (2) any change in the law, clause or similar provision;
 - (3) any follow the fortunes clause or similar provision; and/or
 - (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED

BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR
PHONE: (0612) 2233656 FAX: EMAIL:

ELECTRONIC EQUIPMENT INSURANCE POLICY
POLICY NO.: 2101024424P118665413
UIN NO. IRDAN545CP0149V01200708

PERIOD OF INSURANCE
From 00:00 Hrs of 09/02/2025
to Midnight of 08/02/2026

Insured

M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
110001
DELHI

Agent Name : SALASAR SERVICES INSURANCE
Agent Code : BROKERS PVT LTD
Mobile/Landline Number/Email : BRC0000042
: 8584869573
: payment@salasarservices.com

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

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

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**ELECTRONIC EQUIPMENT INSURANCE POLICY
SCHEDULE**

Policy No.	2101024424P118665413		Prev. Pol. No.		
Name Of Insured/ID	M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256				
Tel.(O)		Fax		Tel.(R)	Mobile
Business/Occupation	None			Email	
Period of Insurance	From	00:00 Hrs of 09/02/2025	To	Midnight of 08/02/2026	

Coinsurance Details:

UIIC 210102 : 100%

Premises Works Address:

GEETANJALI APARTMENT 8B MIDDLETON STREET KOLKATA KOLKATAWEST BENGAL-700071

DETAILS OF THE PROPERTY INSURED**SECTION I : EQUIPMENTS**

SNo. of Equipment	Qty.	Location	Description Of Items	M/c Desc	Year	Higher Excess	Sum Insured
1	14	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA ,KOLKATA, WEST BENGAL-700071	Computers	PRINTER(MODEL NO. 1020,P1007)QUANTITY-14,PRINTER CUM SCANNER CUM COPIER	2016		114,921.00
2	16	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA ,KOLKATA, WEST BENGAL-700071	Other Electronic Items	16 NOS. OF UPS APC 500VA QUANTITY NO. 16 EQUIPMENT	2016		81,990.00
3	3	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA ,KOLKATA, WEST BENGAL-700071	Computers	3 NO. OF SCANNERS	2016		15,461.00
4	1	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA ,KOLKATA, WEST BENGAL-700071	Other Electronic Items	1 NO. OF FAX MACHINE	2016		22,124.00
5	1	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA ,KOLKATA, WEST BENGAL-700071	Other Electronic Items	1 NO. OF XEROX MACHIENE	2016		241,577.00
6	15	GEETANJALI APARTMENT, 8B, MIDDLETON STREET, KOLKATA ,KOLKATA, WEST BENGAL-700071	PC	15 NO. OF DESKTOPS	2016		585,910.00

Section Total

1061983

AOY Limit: ₹ 0.00Agent:SALASAR SERVICES INSURANCE BROKERS PVT LTD BRC0000042
Contact:8584869573

Net Premium	₹	1,274.00
IGST(18%)	₹	229.00
Stamp Duty	₹	1.00
Total	₹	1,503.00
Receipt No.	10121010224121988076	
Receipt Date:	20/02/2025	

Agency/Broker Code:	BRC0000042
Dev. Officer Code:	

EXCESS		
Location Code	Equipment Type	Excess
23431516207	Other Electronic Items	5% of claim amount subject to a minimum of Rs. 2500/-
23431516207	Computers	5% of claim amount subject to a minimum of Rs. 2500/-
23431516207	PC	5% of claim amount subject to a minimum of Rs. 2500/-

Subject to terms, conditions, Endorsements, clauses, exclusions and Warranties printed herein:

Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997137	Invoice No. & Date:	44241118665413 & 20/02/2025
Amount Subject to Reverse Charges-NIL			

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.

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.cvc.nic.in>.

Date of Proposal and Declaration: 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 20th day of February 2025 .

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



Duly Constituted Attorney(s)
Underwritten By - MAN28955 (BO UW CUM CASHIER)

Affix Policy Stamp
here.

ELECTRONIC EQUIPMENT INSURANCE POLICY

WHEREAS the Insured named in the Schedule hereto has made to United India Insurance Co. Ltd., (hereinafter called 'Company') a written proposal by completing questionnaire, which together with any other statement made in writing by the Insured for the purpose of this Policy is deemed to be incorporated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to and/or in consideration of the Insured having paid to the Company the premium mentioned in the Schedule and subject to the terms, exclusions, conditions and provisions contained herein or endorsed hereon the Company will indemnify the Insured in the manner and to the extent hereinafter provided.

This Policy shall apply to the Insured items only after successful completion of their performance/acceptance test whether they are at work or at rest or being dismantled for the purpose of cleaning or overhauling or in the course of aforesaid operations themselves or when being shifted within the premises or during subsequent re-erection

The liability of the Company for any one item of the Insured property shall not exceed in aggregate in any one period of Insurance the sum insured set against such items in the attached Schedule(s) unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.

GENERAL EXCLUSIONS

The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by

- a) War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de-jure or de-facto or any public, municipal or local authority.
- b) Nuclear Reaction, Nuclear radiation or radioactive contamination.
- c) Willful act or willful negligence of the Insured or his representative.;
- d) Cessation of work whether total or partial.
- e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged.
- f) Derangement of the Insured property not accompanied by damage otherwise covered by this policy
- g) Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement.
- h) Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.

In any action, suit or other proceedings where the company allege that by reason of the provisions of the above exclusions any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

GENERAL CONDITIONS

The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Company.

The schedule and the section(s) shall be deemed to be incorporated in and form part of this policy and expression "this policy" wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear

The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations.

- a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the company with all details and information necessary for the assessment of the risk.
- b) The Insured shall immediately notify the Company by Telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items and the scope of cover and/or premium shall, if necessary, be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.

DUTIES FOLLOWING AN ACCIDENT-

In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall-

- a) immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage
- b) take all steps within his power to minimise the extent of the loss or damage;
- c) preserve the parts affected and make them available for inspection by a representative or Surveyor of the Company;
- d) furnish all such information and documentary evidence as the Company may require;
- e) inform the police authorities in case of loss or damage due to theft or burglary.

The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the Company within 14 days of its occurrence.

Upon notification being given to the Company under this condition, the Insured may carry out the repair or replacement of any minor damage not exceeding Rs.5, 000/- provided that the carrying out of such repairs without prejudice to any question of liability of the Company and that any damaged part requiring replacement is kept for inspection by the Company, but in all other cases a representative shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected.

The liability of the Company under this Policy in respect of any item sustaining damage shall cease if said item is kept in operation after a claim without being repaired in the satisfaction of the Company or if temporary repairs are carried out without the Company's consent.

RECOURSE

The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

ARBITRATION

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties 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.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitrations as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

FRAUDULENT CLAIMS

If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.

OTHER INSURANCE

If at the time any claim arises under this Policy there be any other Insurance covering the same loss, damage or liability the Company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.

TERMINATION OF INSURANCE

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured, on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

SECTION I - EQUIPMENTS

All Electronic equipments like Computers, Other Electronic Items, PC equipments including the value of Systems Software may be covered under Electronic Equipment Policy. The term equipment shall include the entire computer system consisting of CPU, Keyboards, Monitors, Printers, Stabilizers, UPS, System Software etc.

Dish Antenna is excluded from the scope of cover under this policy. Further portable Electronic Equipments like notebook, lap top computer, sonography are also excluded under EEI Policy.

SCOPE OF COVER

The Company hereby agrees with the insured (subject to the exclusions & conditions contained herein or endorsed hereon) that if at any time during the period of Insurance stated in the schedule or during any subsequent period for which the insured pays and the Company may accept the premium for the renewal of this Policy, the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) upto an amount not exceeding in any one year of insurance in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the Schedule as insured hereby.

SPECIAL EXCLUSIONS TO SECTION I

The Company shall not, however, be liable for -

- a) the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;
- b) loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the company or not;
- c) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
- d) any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;
- e) any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations;
- f) loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract
- g) loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
- h) consequential loss or liability of any kind or description;
- i) loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals);
- j) aesthetic defects, such as scratches on painted polished or enameled surfaces.

In respect of the parts mentioned under i) and j) above the Company shall be liable to provide compensation in the event that such parts are effected by an indemnifiable loss or damage to the insured items.

PROVISIONS APPLYING TO SECTION I SUM INSURED

It is a requirement of this insurance that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties, if any and erection costs.

The sum insured of the equipment insured under this section shall include the value of 'System Software'.

BASIS OF INDEMNITY

- a) In cases where damage to an insured item can be repaired the Company will pay expenses necessarily incurred to restore the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop customs duties and dues if any, to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured, the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.
No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.

- b) In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the sum insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for the dismantling of the machinery destroyed, but the salvage will be taken into account.

Any extra charges incurred for overtime, night-work, work on public holidays, express freight, are covered by this Insurance only if especially agreed to in writing.

In the event of the Makers' drawings, patterns and core boxes necessary for the execution of a repair not being available the Company shall not be liable for the cost of making any such drawings, patterns and core boxes.

The cost of any alterations, improvements or overhauls shall not be recoverable under this policy.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

- c) In cases where the Insured item is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged insured item with a **follow-up model (similar type) of similar structure/ configuration (of similar quality) ie low, average or high capacity – will be reimbursed.**
If the sum insured is less than the amount required to be insured as per Provision - 1 hereinabove, the Company will pay only in such proportion as the sum insured bears to the amount required to be insured. Every item if more than one shall be subject to this condition separately.
The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipment for reasons beyond their control. In such cases claims can be settled on Indemnity Basis.

WARRANTY

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.

For the purpose of this warranty the word 'Maintenance' shall mean the following -

- i) Safety checks,
- ii) Preventive maintenance
- iii) Rectification of loss or damage or faults arising from normal operation as well as from ageing.

SECTION II EXTERNAL DATA MEDIA

SCOPE OF COVER

The Company hereby agrees with the Insured that if the external data media entered in the Schedule inclusive of the information stored thereon, which can be directly processed in EDP systems, shall suffer any material damage caused by peril covered under Section 1 of this Policy, the Company will indemnify the Insured as hereinafter provided in respect of such loss or damage up to an amount not exceeding in any one year of insurance in respect of each of the data media specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum insured hereby, provided always that such loss or damage occurs during the period of Insurance stated in

the Schedule or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of this Policy. This cover applies while the insured data media are kept on the Premises. Coverage against restoration of data under Section II only to be granted if backup system is available.

SPECIAL EXCLUSION TO SECTION II

The Company shall, however, not be liable for –

- a) the excess stated in the Schedule to be borne by the Insured in any one occurrence;
- b) any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields;
- c) consequential loss of any kind or description whatsoever.

PROVISIONS APPLYING TO SECTION II

MEMO 1 SUM INSURED

It is a requirement of this Insurance that the sum insured shall be the amount required for restoring the insured external data media by replacing lost or damaged data media by new material and reproducing lost information.

MEMO 2 BASICS OF INDEMNITY

The Company will indemnify any expenses that can be proved to have been incurred by the Insured within a period of 12 months as from the date of the occurrence strictly for the purpose of restoring the insured external data media to a condition equivalent to that existing prior to the occurrence and necessary for permitting data processing operations to be continued in the normal manner.

If it is not necessary to reproduce lost data or information, or if such reproduction is not effected within 12 months after the occurrence, the Company shall only be liable to indemnify the expenses incurred for replacing the lost or damaged data media themselves by new material.

As from the date of an indemnifiable occurrence the sum insured shall be reduced for the remaining period of insurance by the amount of indemnity paid, unless the sum insured is reinstated.

Section III - INCREASED COST OF WORKING

Notwithstanding Special Exclusion (i) under Section 1 of this Policy the Company hereby agrees to indemnify the Insured upto but not exceeding the limits of Indemnity stated in the Schedule for all additional costs which the Insured shall incur to ensure continued data processing on substitute equipment if such costs arise as an unavoidable consequence of an indemnifiable loss or damage during the period of insurance to property insured under the Material Damage Section of this Policy.

SPECIAL EXCLUSIONS TO SECTION III

The Company shall not be liable for -

- i) Costs incurred for use of substitute equipment during the Time Excess stated in the Schedule,
- ii) Costs for replacement of data media, data and regeneration of data,
- iii) Costs arising out of circumstances, which are not connected with the insured material damage. In particular the Company shall not be liable for additional costs arising out of –
 - a) bodily injuries,
 - b) orders or measures imposed by any public authority,
 - c) expansion and improvements of the equipments,
 - d) Lack of funds causing delay in repairs or replacement of damaged equipments,
- iv) Any other consequential loss such as loss of market or interest.

PROVISIONS APPLYING TO SECTION III

MEMO 1 INDEMNITY PERIOD

The Indemnity Period shall commence with putting into use the substitute equipments. The insured shall bear that proportion of each claim, which corresponds to the Time Excess agreed.

MEMO 2 SUM INSURED

The 'indemnity limit per hour' and 'total sum insured' stated in the schedule shall be declared by the insured. The total sum insured shall represent the aggregate limit of indemnity payable for all events occurring during the period of insurance.

The Company will also reimburse the insured for personnel expenses and costs for transportation of materials following an event giving rise to a claim under this Section of the Policy provided separate sums therefore have been entered in the Schedule.

As from the date of an indemnifiable occurrence the sum insured shall be reduced for the remaining period of insurance by an amount of indemnity paid unless - reinstated by payment of an additional premium prescribed by the Company.

MEMO 3 LOSS SETTLEMENT

The Company shall indemnify those costs and expenses, which can be proved to have been incurred during the indemnity, period to maintain data processing operations to their previous extent, that are additional to those which would have been incurred during the same period if no insured event had occurred.

The total indemnity per event shall not exceed an amount equal to the agreed 'indemnity limit per hour' or the 'actual hourly rate payable for the use of substitute equipments,' whichever is less multiplied by the number of working hours stated as 'Indemnity Period in the schedule or by the actual number of working hours for which the substitute equipment is put into use, whichever shall be less.

However, if it is found, following an interruption, that the limit selected 'per hour' is less than the amount actually incurred per hour for use of substitute equipment, the Company shall be liable to indemnify the insured in the same proportion as the limit selected 'per hour' bears to the amount actually incurred per hour.

Provided always that –

- i) the interruptions shorter than the Time Excess stated in the schedule shall be excluded from the scope of this Policy and
- ii) in respect of interruptions longer than the Time Excess the insured shall bear that proportion of each claim which corresponds to the Time Excess.

Endorsement Wordings:

ENDORSEMENT FOR MEDICAL EQUIPMENTS:

COVER OF VALUES AND TUBES

It is agreed and understood that subject otherwise to the terms, exclusions, and provisions and conditions contained in the policy or endorsed thereon, this insurance shall be extended to include loss of or damage to valves and tubes. Indemnification shall be limited to the actual value of such item (1-7) immediately prior to the occurrence of the loss or damage, including ordinary freight, erection costs and custom duties and dues, if any.

1. Actual value of

- 1.1stationary anode X- ray tubes in single tank set up and rotating anode X ray tubes without exposure counters for diagnostic equipments.
- 1.2Surface and close range radio therapy X ray tubes and valves
- 1.3Video amplifier tubes

Age(months)	Actual value in % of new replacement value
Less than 18	100
Less than 20	90
Less than 23	80
Less than 26	70
Less than 30	60
Less than 34	50
Less than 40	40
Less than 46	30
Less than 52	20
Less than 60	10
More than 60	0

2. Actual value of valves for diagnostic equipment

Age(months)	Actual value in % of new replacement value
Less than 33	100
Less than 36	90
Less than 39	80
Less than 42	70
Less than 45	60
Less than 48	50
Less than 51	40
Less than 54	30
Less than 57	20
Less than 60	10
More than 60	0

3. Actual values of rotating anode Xray tubes with lead-sealed exposure counters for diagnostic equipment

Number of exposures	Actual value in % of new replacement value
Less than 10,000	100
Less than 12,000	90
Less than 14,000	80
Less than 16,000	70
Less than 19,000	60
Less than 22,000	50
Less than 26,000	40
Less than 30,000	30
Less than 35,000	20
Less than 40,000	10
More than 40,000	0

4. Actual values of deep therapy X ray tubes and valves

Period of operation(hours) OR Age(months)(whichever results in the lower actual value)		
Period of operation(hours)	Age(months)	
Less than 400	Less than 18	100
Less than 500	Less than 22	90
Less than 600	Less than 26	80
Less than 700	Less than 30	70
Less than 800	Less than 35	60
Less than 900	Less than 40	50
Less than 1000	Less than 45	40
Less than 1100	Less than 50	30
Less than 1200	Less than 55	20
Less than 1300	Less than 60	10
More than 1300	More than 60	0

5. Actual values of X ray tubes and values for material testing equipments

Period of operation(hours) OR Age(months)(whichever results in the lower actual value)		
Period of operation(hours)	Age(months)	
Less than 300	Less than 6	100
Less than 380	Less than 8	90
Less than 460	Less than 10	80
Less than 540	Less than 12	70
Less than 620	Less than 14	60
Less than 700	Less than 16	50
Less than 780	Less than 18	40
Less than 860	Less than 20	30
More than 860	More than 20	0

6. Actual Values of picture and pick up tubes for TV equipment

After 12 months use, the actual values of picture and pick up tubes shall be reduced by 3% per month down to a minimum of 20% of the new replacement values.

7. Actual value of other types of tubes and valves

For other types of tubes and valves the actual values on the date of an occurrence shall be determined on the basis of data furnished by the supplier.

SPECIAL CONDITION CONCERNING COMPUTER TOMOGRAPHS

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the insurers shall not be liable for any damage consisting in the failure of individual construction elements or components, unless it can be proved that such damage has been caused by an external event acting on the system or by a fire generated within the system. In contrast to the indemnity scales of Endorsement on "cover for valves and tubes" incorporated in medical equipment, the following scales shall apply to the tubes indicated below built into computer tomographs

1. X ray Tubes

With high voltage time meter (stationary anode Tubes): operating hours upto	With exposure counter (rotating anode tubes) No: of exposure upto	Indemnity %
400	10,000	100
440	11,000	90
480	12,000	80
520	13,000	70
600	15,000	60
720	18,000	50
840	21,000	40
960	24,000	30
1040	27,000	20
1200	30,000	10

2. Tubes or voltage stabilization and regulation

Period of use(months)	Indemnity %
36	100
49	90
41	80
44	70
47	60
49	50
52	40
55	30
57	20
60	10

WARRANTY FOR LIGHTNING AND OVER VOLTAGE PROTECTION DEVICES

It is agreed and understood that otherwise subject to the terms , exclusions , provisions and conditions contained in the policy or endorsed thereon, the Insurers shall only indemnify the insured in respect of loss of or damage to electronic equipment or data media or increased cost of working as a result of lightning or over voltage if the electronic equipment is fitted with lightning and over voltage protection devices and alarm system and these have been installed and maintained in accordance with the recommendations of the manufacturers of the electronic equipment and the lightning and over voltage protection devices.

This means that the lightning and over voltage protection devices and alarm system

-----are regularly serviced by qualified personnel of the manufacturer or supplier,

-----are kept under supervision by trained personnel,

-----are provide with an automatic switch off device complying with the latest requirements for electronic equipment and the manufacturer's recommendations.

WARRANTY CONCERNING AIR CONDITIONING PLANT

It is agreed and understood that otherwise subject to the terms , exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall not indemnify the insured in respect of loss of or damage to electronic equipment or data media or increased cost of working due to the failure of the air conditioning plant, if this air conditioning plant is not covered against material damage and has been equipped , installed or maintained in accordance with the recommendations of the manufacturers of the electronic equipment and air conditioning plant.

This means that the insured air conditioning plant

-----and the alarm and switch off devices are maintained by qualified personnel of the manufacturer or supplier at least every six months;

-----is kept under supervision by trained personnel who are able to take all loss prevention measures necessary in the event of an alarm;

-----is provided with an automatic emergency switch off device complying with the requirement stipulated by the manufacturers of the electronic equipment.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a consequence of, attributable to, arising under, out of or in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any

variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:

(1) for a Communicable Disease or

(2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any follow the fortunes clause or similar provision; and/or

(4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.



UNITED INDIA INSURANCE COMPANY LIMITED
BRANCH OFFICE 2 PATNA, FLOOR NO. 2, LAXMI APARTMENT FRASER ROAD
PATNA - 800001 BIHAR
PHONE: (0612) 2233656 FAX: EMAIL:

SPECIAL CONTINGENCY POLICY
POLICY NO.:2101022624P118687293

<p>PERIOD OF INSURANCE From 00:00 hrs of 09/02/2025 To midnight of 08/02/2026</p>

Insured
M/s THE STATE TRADING CORPORATION OF INDIA LTD
JAWAHAR VYAPAR BHAWAN, TOLSTOY MARG, JANPATH, NEW DELHI
NEW DELHI
110001
DELHI

Agent Name	: SALASAR SERVICES INSURANCE
Agent Code	: BROKERS PVT LTD
Mobile/Landline Number/Email	: BRC0000042
	: <u>8584869573</u>
	: <u>payment@salasarservices.com</u>

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 210102@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

Printed By : MAN28955 @ 20/02/2025 7:47:38 PM



**SPECIAL CONTINGENCY POLICY
SCHEDULE**

Policy Number	2101022624P118687293		Previous Policy No			
Insured Details	Name M/s THE STATE TRADING CORPORATION OF INDIA LTD / 23388894256					
	Tel. (O):	2233656	Tel. (R)	Fax		
	Email				Mobile	
	Business/Occupation	None				
Period Of Insurance	From	00:00 Hrs of 09/02/2025		To	Midnight of 08/02/2026	

CO-INSURANCE DETAILS:	UIIC 210102 : 100%
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Location of Property	JAWAHAR VYPAR BHAWAN, NEW DELHI CENTRAL DELHI DELHI 110011 India
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Territory			Jurisdiction		
Earthquake Zone					

AOA: AOY					
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SECTION WISE PREMIUM DETAILS

Section No.	Cover Names	Description	Sum Insured ₹	Premium ₹
Section 1	Fire And Allied Perils	HP Laptops - 2 Nos. Serial No: LTNX671086N911PA and Serial No: 67188	87120	4.36
Section 9	Others		87120	845.06

Total Premium			₹	849.42
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Special Conditions	THE INSURANCE IS MEANT TO COVER THE RISK OF LOSS/ DAMAGES SUSTAINED TO THE INSURED LAPTOP BY THE MEANS OF FIRE/ACCIDENT/WATER DAMAGES/BURGLARY/ROBBERY/HOLD UP WHILST AT HOME/OFFICE OR DURING TRANSIT. HP Laptops - 2 Nos. Serial No: LTNX671086N911PA and Serial No: 67188.
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Premium in Words	EIGHT HUNDRED SIXTY-EIGHT RUPEES ONLY
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Coverage Details

Cover	Sum Insured(₹)	Premium(₹)
SFSP Basic Cover	87120	4.36
Other Basic Cover	87120	435.60
Special Items Cover	261360	409.46

Special Items Cover Details

Cover Group Names	Description	Sum Insured ₹	Premium ₹
Fire and Allied perils	HP Laptops - 2 Nos. Serial No: LTNX671086N911PA and Serial No: 67188	87,120.00	130.68
Burglary	HP Laptops - 2 Nos. Serial No: LTNX671086N911PA and Serial No: 67188	87,120.00	139.39
Theft and transit	HP Laptops - 2 Nos. Serial No: LTNX671086N911PA and Serial No: 67188	87,120.00	139.39

PREMIUM COMPUTATION:	
Gross Premium:	₹ 439.96
Excess/Deductible:	
Terrorism:	0.00
Earthquake:	0.00

Premium	868.00
IGST(18%)	156.00
Stamp duty	1.00
Total	1,024.00
Receipt Number	: 10121010224122010356
Receipt Date	: 20/02/2025

Agent: BRC0000042
Contact: 8584869573

Dev Officer/Agent: BRC0000042

UW Remarks : THE INSURANCE IS MEANT TO COVER THE RISK OF LOSS/ DAMAGES SUSTAINED TO THE INSURED LAPTOP BY THE MEANS OF FIRE/ACCIDENT/WATER DAMAGES/BURGLARY/ROBBERY/HOLD UP WHILST AT HOME/OFFICE OR DURING TRANSIT. HP Laptops - 2 Nos. Serial No: LTNX671086N911PA and Serial No: 67188.

Name Of Proposer/Firm : THE STATE TRADING CORPORATION OF INDIA LTD

Address Of Proposer/Firm : JAWAHAR VYAPAR BHAWAN, NEW DELHI- 110011

Customer GST/UIN No.:	07AAACT0102F1Z4	Office GST No.:	10AAACU5552C1ZY
SAC Code:	997139	Invoice No. & Date:	26241118687293 & 20/02/2025
Amount Subject to Reverse Charges-NIL			

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.

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.cvc.nic.in>.

Date of Proposal and Declaration : 09/02/2025

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at BO 2 PATNA 210102 on this 20th day of February , 2025 .

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

Duly Constituted Attorney(s)

Underwritten By - MAN28955 (BO UW CUM CASHIER) , Approved By - PIY28458(RO UNDERWRITER NEW)

Affix Policy
Stamp here.

SPECIAL CONTINGENCY POLICY

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

THE COMPANY HEREBY AGREES subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon that if the property described herein or any part thereof shall be LOST or damaged by the CONTINGENCIES stated herein at any time during the period of insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value at the time of happening of such loss, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of the several items specified herein the sum set opposite thereto respectively.

EXCEPTIONS

The Company shall not be liable in respect of :

1. Loss or damage whether direct or indirect, occasioned by, happening through, or arising from any consequence of war, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, Earthquake, Volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature, and atmospheric disturbances.
2. Damage caused by overloading or strain.
3. Consequential loss, depreciation, wear and tear or mechanical breakdown.
4. Loss or damage occurring whilst being used for racing or pace making.
5. (a) Loss, destruction of, or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising therefrom or any consequential loss.

(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material

CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **MISDESCRIPTION :** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CANCELLATION :** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

The Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the Company's customary short period scales of rates.

5. **CLAIMS PROCEDURE:** The Insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy give immediate notice thereof to the Company and shall within 14 (Fourteen) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **CONTRIBUTION:** If at the time of the happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same property, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
8. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case

shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured by the Company thereon.

9. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

10. **ARBITRATION:** If any difference arises as to the amount of any claim under this Policy, such difference shall independently of all other questions be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator, and in case of disagreement between Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not affect the authority or powers of the Arbitrator, Arbitrators or Umpire and in the event of the death of either or both of the Arbitrators or the Umpire, another shall in each case be appointed in his stead by the party or the Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy and it is also expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the claim if disputed shall be first obtained.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a consequence of, attributable to, arising under, out of or in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:

(1) for a Communicable Disease or

(2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any follow the fortunes clause or similar provision; and/or

(4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.