

LIMITED TENDER-FOR PARTICIPATION TO WHOM IT IS ADDRESSED TO

	<p align="center">THE STATE TRADING CORPORATION OF INDIA LIMITED (A Government of India Undertaking) MUMBAI REPRESENTATIVE OFFICE www.stclimited.co.in B-108, Classique Centre, Paperbox Road, Andheri (W), Mumbai- 400049</p>
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REF NO. STC/MUM/INS/1/2025-26

DATE: 28.08.2025

SUB: LIMITED E- TENDER TO INVITE QUOTATIONS FROM FOUR EMPANELLED CONSULTANT OF STC FOR THE RENEWAL OF INSURANCE POLICY NO Policies no 13040011248600000063, 13040046240100000016 and 13040011248000000070 (FOR FLATS and OTHER ASSETS AS PER ENCLOSED ANNEXURES)

	DATED	TIME
TENDER CLOSING	03.09.2025	11:00 AM
BID OPENING	03.09.2025	11.30 AM

STC INVITES QUOTATION FROM STC'S EMPANELLED FOUR CONSULTANTs FOR ABOVE REFERRED LIMITED TENDER FOR RENEWAL OF ABOVE CITED 03 NO POLICIES FOR FURTHER PERIOD OF ONE YEAR AS PER FOLLWONG DETAILS MENTIONED IN ATTACHED POLICIES.

SL no	Policy No	Details
1	13040011248600000063	Bharat Grih Raksha Policy for flats at per annexure A
2	13040046240100000016	Burglary Policy for location as per Annexure B
3	13040011248000000070	Bharat Sukshma Udyam Policy for office Premises as per Annexure C

Bids must be uploaded online using e-Procurement portal of NIC (eprocure.gov.in) in the prescribed format along with all necessary documents and information requested herein.

The bids may be uploaded online latest by 11:00 HRS(IST) on 03.09.2025, and will be opened at 11:30 HRS (IST) on 03.09.2025

All details regarding the subject NIT are available on websites: stclimited.co.in and www.eprocure.gov.in/eprocure/app. Any change/modification/ corrigendum in connection with

this NIT will be intimated through one or more of these websites only. Prospective bidders are therefore requested to visit above mentioned websites regularly to keep themselves updated. STC shall not be liable to send any individual information or issue a public notice.

The participating insurance Companies through the STC's Empaneled consultant should fulfil the following:

1. It should be registered with and licensed by IRDA.
2. The bids must be submitted from Govt. Insurance Companies only.
2. As far as excess is concerned, it should be as per Tariff.
3. 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.
4. The insurance claim, if any, would also be settled within 15 days after submission of all documents by STC to Insurance Company.

Instructions for filling the e-bid

- a) Bids are invited via limited e-bid process for the renewal of attached insurance policies for further period of one year.
- b) 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.
- c) 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.
- d) 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.
- e) 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.
- f) 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.
- g) Portal for Online Submission is <https://eprocure.gov.in/eprocure/app>

- h) 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.
- i) Bidder has to satisfy STC for ensuring sufficiency of documents necessary for Tender evaluation at his cost if so desired by STC.
- j) 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.

1. 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 CONSULTANT FOR THE RENEWAL OF INSURANCE POLICY NO Policies no 13040011248600000063, 13040046240100000016 and 13040011248000000070 FOR FURTHER PERIOD OF ONE YEAR. i.e till 05.09.2026. IN ADDITION, PLEASE NOTE THAT THE SUM INSURED IS BASED ON RIV VALUE AND THE INSTATEMENT 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.

(Suresh Kumar)

Manager

PRICE BID**Item Rate BoQ**

Tender Inviting Authority: THE STATE TRADING CORPORATION OF INDIA LIMITED, MUMBAI

Name of Work: LIMITED E- TENDER TO INVITE QUOTATIONS FROM FOUR EMPANELLED CONSULTANT OF STC FOR THE RENEWAL OF INSURANCE POLICY NOs Policies no 13040011248600000063, 13040046240100000016 and 13040011248000000070 (FOR FLATS and OTHER ASSETS)

Contract No: STC/MUM/INS/1/2025-26 dated 28.08.2025

Name of the Bidder/ Bidding Firm / Company :			
<u>PRICE SCHEDULE</u>			
(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevent 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 #
Sl. No.	Item Description	PREMIUM RATE (INCLUSIVE OF ALL) In Figures To be entered by the Bidder IN INDIAN Rs. P Rs. P	TOTAL AMOUNT In Words
1	2	13	55
1	Description		
1.01	FOR THE RENEWAL OF INSURANCE POLICY NO Policies no 13040011248600000063, 13040046240100000016 and 13040011248000000070 (FOR FLATS and OTHER ASSETS)		INR Zero Only
Total in Figures			INR Zero Only
Quoted Rate in Words		INR Zero Only	

Price Bid must be uploaded separately in the Price Bid section only, in BOQ Format. The prices should be quoted strictly as per coverage, terms and conditions, excess etc. as defined in TENDR DOCUMENT. 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



BHARAT GRIHA RAKSHA POLICY

UIN-IRDAN190RP0024V01202223

1. Insured's Details :			
Insured Name	:	THE STATE TRADING COPRN. OF INDIA LTD.	E-mail Id/Fax
Customer ID	:	PO50107563	PAN No.
Address	:	JAWAHAR VYAPAR BHAVAN, TOLSTOY MARG, NEW DELHI – 110 001 NEW DELHI NEW DELHI ,DELHI, 110001	GSTIN/UIN.
Phone No.	:	XXXXXX4929, XXXXXX0919	

2. Issuing Office Details :			
Office Name	:	C.D.U (130400)	E-mail Id/Fax
Office Code	:	130400	S.Tax Regn. No.
Address	:	C.D.U. COMMERCE CENTRE, 1ST FLOOR,TARDEO ROAD, MUMBAI 400034 ,400034 MAHARASHTRA , 400034.	GSTIN
Phone No.	:	NA	SAC

3. Policy Details :			
Policy Number	:	13040011248600000063	
Period of Insurance	:	From: 06/09/2024 02:38:58 PM To: 05/09/2025 11:59:59 PM	
Date of Proposal	:	06-Sep-24	
Prev. Policy no.	:	NA	
Client Type	:	Corporate	
Business Source Code	:		
Dev.Off level./Broker	:	Sun Risk Management & Insurance Broking Services P - (2D10077356) Sun Risk Management & Insurance Broking Services P_130400 - (SI00268458),	
Agent/Bancassurance/SPECIFIED PERSON	:		
Phone No.	:	03340003758, 9830105105 / NA	
E-mail Id/Fax	:	sm@sunrisk.co.in, / /	

4. Collection Particulars :			
Premium	:	30,638	Total (₹)
GST	:	5,515	Receipt No. & Date

5. Policy Level Covers :			
Description of Property	:	As per Block Details	
Location Address with Pin Code	:	As per Block Details	
Risk Description	:	As per Block Details	
Risk Code	:	1001(Dwelling: Society including Home Welfare Association/Dwellings)	
Sum Insured	:	₹ 86,795,786	

6. Block Details :

Risk SI No.	Location Address with Pin Code	Carpet Area of the structure(sq m)	Rate of Cost of Construction(₹ /sq.m)	Building SI	SI of Addl. Structure	Details of Addl. Structure	F.F.F.(Home Furnishing) SI
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Signature Not Verified
Digitally signed by DHIRAJ KUMAR
Date: 2024.10.10

Policy No. : 13040011248600000063 Document generated by 40809 at 10/10/2024 17:45:35 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



1	Various as per list attached, 40093	2,893	30,002	8,67,95,786	0	.	0
Risk SI No.	Location Address with Pin Code	Electrical/Electronic Sum Insured	Others General Contents Sum Insured	Total Sum Insured	Type of Construction-Walls	Type of Construction-Floor	Type of Construction-Roof
1	Various as per list attached, 40093	0	0	8,67,95,786	Pucca	Pucca	Pucca

7. Additional Covers:

7(a) Inbuilt Cover:

Cover for Loss of Rent

Risk Serial Number	Sum Insured for No. of Months	No. of Months
1	0	0

Cover for Rent for Alternative Accommodation

Risk Serial Number	Sum Insured for No. of Months	No. of Months
1	0	0

7(b) Optional Covers:

i) Valuable Contents:

SI No	Item Name	Sum Insured	Valuation Certificate Attached	Valuation agency
Total Sum Insured				

ii) PA cover

Name of Policy Holder	Age	Sum Insured	Nominee Name	Relationship
NA	0	0	NA	NA
Name of your Spouse	Age	Sum Insured	Nominee Name	Relationship
NA	0	0	NA	NA

(7c) Add-on Covers

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Removal of Debris (In Excess of 2% and maximum up to 5% of claim amount)	In Excess of 2% and Maximum up to 5% of the claim amount	Not Availed
2	Architects, Surveyors and Consulting Engineers Fees (In excess of 5% & maximum up to 10% of claim amount)	In Excess of 5% & Maximum up to 10% of the claim amount	Not Availed
3	Reimbursement of Food Expense	Maximum 3 days up to ₹15000/-	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Home building Sum Insured	86,795,786
2.	SI of additional structure	0
3.	Furniture, Fixtures and Fittings (Home Furnishings) Sum Insured	0
4.	Electrical/Electronic Sum Insured	0
5.	Other General Contents SI	0
6.	Other property specifically required to be covered	0
	Total Sum Insured	86,795,786

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
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1	NOT OPTED
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11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				:	As per NIA Bhrat Grih Raksha Policy
Special Warranties				:	NA
Warranty Number	Section Code	Occurrence Code	Warranty Title	Wordings	
Special Exclusion				:	NA
Clauses/ In-built Covers				:	(1) Terrorism Clause (2) Architect, surveyor, consulting engineer fees: Reasonable fees up to 5% of the claim amount (3) Removing debris from the site: Reasonable costs up to 2% of the claim amount
Risk Covered				:	As per Risk covered attached
Fire Products-Exclusions				:	As per Exclusions attached

13. Terrorism Deductibles:-

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Shops & Residential Risk	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 30,638
GST	: 5,515
Total premium including GST	: 36,153
Total premium including GST(In words)	: RUPEES THIRTY-SIX THOUSAND ONE HUNDRED FIFTY-THREE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 30,638
SGST	0	0
CGST	0	0
IGST	18	5515

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 10th day of October, 2024.

For and on behalf of
The New India Assurance Company Limited



Date of Issue: 10/10/2024

Duly Constituted Attorney(s)

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.

Tax Invoice No : 13040024P0003899

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

ANNEXURE FOR THE PART OF THE POLICY NO. 1304001124860000063

Sr. no	Risk Location	Description	Sum Insured
1	Flat No.1, STC Apts.,-1, 14th B Road, Khar(W)	Dwelling	19,56,042
2	Flat No.2,STC Apts.,-1, 14th B Road,Khar(W)	Dwelling	24,66,042
3	Flat No.3,STC Apts.,-1, 14th B Road,Khar(W)	Dwelling	19,56,042
4	Flat No.4,STC Apts.,-1, 14th B Road,Khar(W)	Dwelling	24,66,042
5	Flat No.5,STC Apts.,-1, 14th B Road,Khar(W)	Dwelling	19,56,042
6	Flat No.6,STC Apts.,-1, 14th B Road,Khar(W)	Dwelling	24,66,042
7&8	Flat Nos101 & 102, Saidarshan Apts., Santacruz(W)	Dwelling	39,98,823
9	301, Saidarshan Apts., Santacruz(W),	Dwelling	20,62,411
10	302,Saidarshan Apts., Santacruz(W)	Dwelling	19,36,411
11	401, Saidarshan Apts., Santacruz(W)	Dwelling	20,62,411
12	402, Saidarshan Apts., Santacruz(W)	Dwelling	19,36,411
13	2, Ratnadeep Apts., Juhu	Dwelling	31,80,151
14	6, Ratnadeep Apts., Juhu	Dwelling	31,80,151
15	10, Ratnadeep Apts., Juhu	Dwelling	31,80,151
16	14, Ratnadeep Apts., Juhu	Dwelling	31,80,150
17	5/A, Mandar Apts, Vile Parle (East)	Dwelling	25,53,083
18	9/A, Mandar Apts., Vile Parle (East)	Dwelling	25,53,083
19	B/10, Mandar Apts., Vile Parle (East)	Dwelling	19,53,083
20	13, Las Palmas, Malabar Hill, Little Gibbs Road	Dwelling	72,86,245
21	1001, Wallace Apts., Grant Road, (W)	Dwelling	38,91,729
22	1103, Wallace Apts., Grant Road (W)	Dwelling	38,91,729
23	7, Shyam Sadan , SV Road, Khar (W)	Dwelling	22,58,043
24	1A,STC Apts., II, 16th Road, Khar (W)	Dwelling	33,03,465
25	1B,STC Apts.,II, 16th Road, Khar (W)	Dwelling	28,02,465
26	1A,STC Apts., II, 16th Road, Khar (W)	Dwelling	33,03,465
27	2B,STC Apts.,II, 16th Road, Khar (W)	Dwelling	28,02,465
28	2A,STC Apts., II, 16th Road, Khar (W)	Dwelling	33,03,465
29	3B,STC Apts.,II, 16th Road, Khar (W)	Dwelling	28,02,465
30	4A,STC Apts., II, 16th Road, Khar (W)	Dwelling	33,03,465
31	4B,STC Apts.,II, 16th Road, Khar (W)	Dwelling	28,02,465
		Total	8,67,94,037



POLICY SCHEDULE FOR BURGLARY (Multiple Locations with Specified Sum Insured) INSURANCE

UIN NUMBER - IRDAN190P0097100001

Insured's Name	: THE STATE TRADING COPRN. OF INDIA LTD.
Insureds Details	
Customer ID	: PO50107563
Address	: JAWAHAR VYAPAR BHAVAN, TOLSTOY MARG, NEW DELHI – 110 001 NEW DELHI NEW DELHI ,DELHI, 110001
Phone No	: XXXXXX4929, XXXXXX0919
E-mail/Fax	: mumbai@stclimited.co.in, /
PAN No	: AAACN4165CST178
GSTIN/UIN	: 07AAACN4165C3ZP
	: SAC
	: 997139 (Other non-life insurance services excl RI)
Issuing Office Details	
Office Code	: C.D.U (130400)
Address	: C.D.U. COMMERCE CENTRE, 1ST FLOOR, TARDEO ROAD, MUMBAI 400034 ,400034
Phone No	: NA
E-mail/Fax	: nia.130400@newindia.co.in /
S.Tax Regn. No	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
	: SAC
	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 13040046240100000016	Business Source Code	
Period of Insurance	: From: 06/09/2024 04:08:51 PM To: 05/09/2025 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: Sun Risk Management & Insurance Broking Services P - (2D10077356) Sun Risk Management & Insurance Broking Services P_130400 - (SI00268458),
Date of Proposal	: 06-Sep-24	Agent/Bancassurance/S pecified Person	:
Prev. Policy no.	:	Phone No	: 03340003758, 9830105105 / NA
Client Type	: Corporate	E-mail/Fax	: sm@sunrisk.co.in, / /

Premium(₹)	GST(₹)	Total(₹)	Total (₹ in words)	Receipt No. & Date
5,593	1,007	6,600	RUPEES SIX THOUSAND SIX HUNDRED ONLY	1304008124000000286 3 - 11/10/24
Sl. No.	Location & Address		Occupancy Details	
1	na		OFFICE	

First Loss Percentage	: NA
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Details of assets covered under the Policy

Stocks in Trade		
Sl. No.	STOCK DETAILS	Sum Insured
1	NA	0

Goods held in Trust / Commision		
Sl. No.	GOODS HELD DETAILS	Sum Insured
1	NA	0

Furniture / Fixture / Fittings		
Sl. No.	FURNITURE/FIXTURE/FITTINGS DETAILS	Sum Insured
1	NA	0

Office Equipments		
Sl. No.	OFFICE EQUIPMENT DETAILS	Sum Insured
1	contents	3289916

Coins / Currency notes		
Sl. No.	COINS/CURRENCY/CURIOS DETAILS	Sum Insured
1	NA	0

Description of other item		
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Signature Not
Verified
Digitally signed
by DHIRAJ
KUMAR
Date: 2024.10.11

Policy No. : 13040046240100000016 Document generated by 40809 at 11/10/2024 16:21:28 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



Sl. No.	OTHER ITEM DETAILS	Sum Insured
1	NA	0
Add on Covers		Sum Insured (₹)
Other Extension		NOT OPTED
Theft Extension		NOT OPTED
Terrorism		NOT OPTED
Special Conditions	:	24Hrs Watchman and CCTV cameras in active state No known or reported losses till date
Excess	:	0

This Policy shall subject to BURGLARY policy clauses attached herewith.

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 5,593
SGST	0	0
CGST	0	0
IGST	18	1007

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s)
on this 11th day of October, 2024.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 11/10/2024

Duly Constituted Attorney(s)

Mudrank _____ Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____ vide receipt number _____ dt. _____. Stamp Duty under the Policy is ₹1/-.

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.

Tax Invoice No : 13040024P0003913

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

ANNEXURE PART OF THE POLICY NO. 13040046240100000016

Sr. no	Risk Location	Sum Insured
1	Unit no 108, Wing B, Classique centre,Gundavali,26, Mahal industrial estate,Opposite SBI, off Mahakali caves road, paper box road, Andheri East, Mumbai, Maharashtra 400093.	19,76,404
2	Flat No.1, STC Apts.,-1, 14th B Road, Khar(W)	26,391
3	Flat No.2,STC Apts.,-1, 14th B Road,Khar(W)	26,391
4	Flat No.3,STC Apts.,-1, 14th B Road,Khar(W)	26,391
5	Flat No.4,STC Apts.,-1, 14th B Road,Khar(W)	26,391
6	Flat No.5,STC Apts.,-1, 14th B Road,Khar(W)	26,391
7	Flat No.6,STC Apts.,-1, 14th B Road,Khar(W)	26,391
8&9	Flat Nos101 & 102, Saidarshan Apts., Santacruz(W)	35,172
10	301, Saidarshan Apts., Santacruz(W),	27,760
11	302,Saidarshan Apts., Santacruz(W)	27,760
12	401, Saidarshan Apts., Santacruz(W)	27,760
13	402, Saidarshan Apts., Santacruz(W)	27,760
14	2, Ratnadeep Apts., Juhu	50,500
15	6, Ratnadeep Apts., Juhu	50,500
16	10, Ratnadeep Apts., Juhu	50,500
17	14, Ratnadeep Apts., Juhu	50,499
18	5/A, Mandar Apts, Vile Parle (East)	23,432
19	9/A, Mandar Apts., Vile Parle (East)	23,432
20	B/10, Mandar Apts., Vile Parle (East)	23,432
21	13, Las Palmas, Malabar Hill, Little Gibbs Road	3,73,594
22	1001, Wallace Apts., Grant Road, (W)	72,078
23	1103, Wallace Apts., Grant Road (W)	72,078
24	7, Shyam Sadan , SV Road, Khar (W)	28,392
25	1A,STC Apts., II, 16th Road, Khar (W)	23,814
26	1B,STC Apts.,II, 16th Road, Khar (W)	23,814
27	1A,STC Apts., II, 16th Road, Khar (W)	23,814
28	2B,STC Apts.,II, 16th Road, Khar (W)	23,814
29	2A,STC Apts., II, 16th Road, Khar (W)	23,814
30	3B,STC Apts.,II, 16th Road, Khar (W)	23,814
31	4A,STC Apts., II, 16th Road, Khar (W)	23,814
32	4B,STC Apts.,II, 16th Road, Khar (W)	23,814
	TOTAL	32,89,916



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0030V01202223

1. Insured's Details :

Insured Name	:	THE STATE TRADING COPRN. OF INDIA LTD.	E-mail Id/Fax	:	mumbai@stclimited.co.in, /
Customer ID	:	PO50107563	PAN No.	:	AAACT0102F
Address	:	JAWAHAR VYAPAR BHAVAN, TOLSTOY MARG, NEW DELHI – 110 001 NEW DELHI NEW DELHI ,DELHI, 110001	GSTIN/UIN.	:	07AAACT0102F1Z4 / NA
Phone No.	:	XXXXXX4929, XXXXXX0919			

2. Issuing Office Details :

Office Name	:	C.D.U (130400)
Office Code	:	130400
Address	:	C.D.U. COMMERCE CENTRE, 1ST FLOOR, TARDEO ROAD, MUMBAI 400034 400034 MAHARASHTRA , 400034.
Phone No.	:	NA
E-mail Id/Fax	:	nia.130400@newindia.co.in /
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997137 (Other property insurance services)

3. Policy Details :

Policy Number	:	13040011248000000070
Period of Insurance	:	From: 06/09/2024 03:11:32 PM To: 05/09/2025 11:59:59 PM
Date of Proposal	:	06-Sep-24
Prev. Policy no.	:	0
Client Type	:	Corporate
Business Source Code	:	
Dev.Off level./Broker	:	Sun Risk Management & Insurance Broking Services P - (2D10077356) Sun Risk Management & Insurance Broking Services P_130400 - (SI00268458),
Agent/Bancassurance/SPECIFIED PERSON	:	
Phone No.	:	03340003758, 9830105105 / NA
E-mail Id/Fax	:	sm@sunrisk.co.in, / /

4. Collection Particulars :

Premium	:	1,812
GST	:	326
Total (₹)	:	2,138
Receipt No. & Date	:	13040081240000002848 - 10/10/24

5. Policy Level Covers :

Description of Property	:	As per Block Details	
Location Address with Pin Code	:	As per Block Details	
Risk Description	:	As per Block Details	
Sum Insured	:	₹ 2,586,879	
Risk Serial No	Occupancy Code		Occupancy Description

Signature Not
Verified
Digitally signed
by DHIRAJ
KUMAR
Date: 2024.10.10

Policy No. : 13040011248000000070 Document generated by 40809 at 10/10/2024 17:46:51 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



Risk Serial No	Occupancy Code	Occupancy Description
1	1007	Office premises/Meeting Rooms

6. Block Details :

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structure	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Material SI	Stocks in process SI	Finished Stock SI
1	Unit no 108, Wing B, Classique centre, Gundavali, 26, Mahal industrial estate, Opposite SBI, off Mahakali caves road, paper box road, Andheri East, Mumbai, Maharashtra 400093. 400093	2586879	0	0	0	0	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Unit no 108, Wing B, Classique centre, Gundavali, 26, Mahal industrial estate, Opposite SBI, off Mahakali caves road, paper box road, Andheri East, Mumbai, Maharashtra 400093. 400093	P	P	P

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions, alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

b) Add-on Covers:

(i)

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0



(ii)

Sl. No.	Add-on Covers	Sl/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 25 lakh	Not Availed
2	Hire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 25 lakh	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks of oil and chemicals only	Maximum up to 5% of Sum Insured of stock	Not Availed
5	Expediting expense	Maximum up to 5% of claim amount & maximum up to 25 lakhs	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description		Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	:	2,586,879
2.	Furniture & Fixtures, Fittings and other equipment	:	0
3.	Plant & Machinery Sum Insured	:	0
4.	Other Contents Sum Insured	:	0
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	0
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	2,586,879

9. Terrorism/EQ/STFI :

Terrorism Covered	:	Yes	Earthquake Covered	:	Yes	STFI Covered	:	Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	NOT OPTED

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				:	
Warranty Number	Section Code	IIB Occupancy Code	Warranty Title		Wordings
				:	NA



Clauses / In-built Covers	:	<p>(1) Terrorism Clause</p> <p>(2) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks)</p> <p>(3) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.</p> <p>(4) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period.</p> <p>(5) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh).</p> <p>(6) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount.</p> <p>(7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount.</p> <p>(8) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations</p>
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. A) Compulsory Deductible:
₹ 5,000/- for each claim
B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Losses & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 1,812
GST	: 326
Total premium including GST	: 2,138
Total premium including GST(In words)	: RUPEES TWO THOUSAND ONE HUNDRED THIRTY-EIGHT ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 1,812
SGST	0	0
CGST	0	0
IGST	18	326

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 10th day of October, 2024.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 10/10/2024

Duly Constituted Attorney(s)

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.

Tax Invoice No : 13040024P0003900

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C

ANNEXURE PART OF THE POLICY NO. 13040011248000000070

Sr. no	Risk Location	Sum Insured
1	Unit no 108, Wing B, Classique centre,Gundavali,26, Mahal industrial estate,Opposite SBI, off Mahakali caves road, paper box road, Andheri East, Mumbai, Maharashtra 400093.	25,86,879