



DIVISIONAL OFFICE, Sreeji Complex, 1st floor, Bedford Circle,
Coonoor, The Nilgiris-643101 PH NO.0423-2231922(D),2230841

POLICY NO.650600112310000072

SL.NO	DESCRIPTION OF PROPERTY	VALUE OF ASSETS-2023- 24
1	BUILDINGS, ROAD, DAMS, SEWAGE TREATMENT PLANTS, ETC.	1,44,82,69,907
2	GENERATORS, MACHINERIES, ELECTRICAL EQUIPMENT, BOILERS, TRANSFORMERS, SOLAR WATER HEATER PANELS, ETC.	2,00,00,000
3	FURNITURE & FIXTURES	3,50,00,000
4	MACHINERY & EQUIPMENTS	1,09,08,802
5	ELECTRONIC EQUIPMENTS INCLUDING COMPUTERS, LAPTOPS, UPS, SERVERS, PRINTERS, PHOTO COPIER, PROJECTORS, TELEVISION SETS, CCTV AND RELATED MATERIALS, SMART CLASS EQUIPMENTS, MUSICAL AND AUDIO VISUAL EQUIPMENTS, ETC	41,92,388
6	LIBRARY BOOKS,MAGAZINES, ETC.	50,00,000
7	LAB EQUIPMENTS	50,00,000
8	KITCHEN EQUIPMENT INCLUDING HARDWARE & CROCKERY	50,00,000
9	EPBAX AND TELEPHONE EQUIPMENTS	20,00,000
10	MACHINERY UNDER REPAIR, CONTRACTORS EQUIPMENTS/ LIABILITY TO OUTSIDE PERSONS/EQUIPMENTS AND THEIR RELATED STOCKS AND EQUIPMENTS OWNED/ HIRED FROM OUTSIDERS STOCKED UNDER SCHOOL CUSTODY INCLUDING SMART CLASS EQUIPMENTS.	50,00,000
11	MICSELLANEOUS - STOCK OF OFFICE STATIONERY, STUDENTS TEXT BOOK AND STATIONARY, QM STORE STOCKS, HOSPITAL STOCKS, OTHER DEPARTMENTAL STOCKS, GAS GODOWNS, HERITAGE MONUMENTS, MURELS, HERITAGE CLOCK IN THE CLOCK TOWER, STOCK OF PROVISIONS FOR CATERING, DORM FURNISHING, STUDENTS MATERIALS, COMPLETE SAFETY FENCING, ADDITIONAL SHELTERS, FIRE FIGHTING EQUIPMENTS, COMPLETE ELECTRICAL AND SANITARY FITTINGS, SCEPTIC TANKS, WATER TANKS, REVETMENT AND RETAINING WALLS AND COMPOUND WALLS, TRENCHES, COMPLETE TEAK WOOD FLOORING, SECURITY YARD, FIXED SAFETY LOCKERS, COMPLETE GLASS FITTINGS, TOP FLAT-PAVILION GALLERY, ETC.	2,00,00,000
TOTAL		1,56,03,71,097



पॉलिसी अनुसूची/ Policy Schedule- Standalone Terrorism and Sabotage Insurance Policy

पॉलिसी नंबर/ Policy Number:

650600112310000072

आगंतुकी कार्यालय/Issuing Office

कार्यालय कोड /Office Code: 650600

कार्यालय पता /Office Address: COONOOR

DIVISION First Floor, Sreeji Complex,
Bedford Circle, Coonoor, Dist: Nilgiris,
Tamil Nadu - 643101.

राज्य कोड/State Code: 33, Tamil Nadu

जीएसटीआईडी/GSTIN: 33AAACN9967E1ZA

संपर्क संख्या/Contact Number: 423 2230841

ई-मेल/Email: 650600@nic.co.in

मोबाइल नंबर/Mobile Number:

व्यवसाय स्रोत/Business Source: 910244

विक्रय चैनल विवरण/Sales Channel Details:

विक्रय चैनल कोड /Sales Channel Code:

91024400000001

नाम /Name: COSMOS INSURANCE

BROKERS PVT LTD संपर्क संख्या/Contact

Number: 9495217328

सह दलाल कोड / Co Broker Code:

UIN:IRDAN058CP0001V01202223

कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free

Number:1800 345 0330

ईमेल/Email:customer.support@nic.co.in



Trusted Since 1906

Consolidated Stamp Duty Paid
as per Tamilnadu Govt.G.O.(Rt.)
No.125 Dt:08-04-2022 Paid by
NIC, Coimbatore (R.O.)

ग्राहक का नाम /Customer Name: THE LAWRENCE SCHOOL

पता /Address: LOVEDALE

LOVEDALE POST

THE NILGIRIS, राज्य/City: UTHAGAMANDALAM, जिला/District:

NILGIRIS, राज्य/State: TAMIL NADU, पिन/PIN: 643003.

फोन/Cell: 9486455501

ग्राहक आईडी /Customer ID:

9701960754

पैन /PAN: AAATT7553R

आधार /AADHAR:

फोन /Phone: 9486455501

ई-मेल /E-Mail: am@thelawrenceschool.org

पॉलिसी: 14/03/2024 के 00:00 से 13/03/2025 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 14/03/2024 to midnight of 13/03/2025

प्रीमियम/ Premium	₹ 1,11,500.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	नागू नहीं /NA
Less: Digital Discount	₹ 0.00		
Total Premium	₹ 1,11,500.00		
सीजीएसटी/CGST	₹ 10,035.00		
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 10,035.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800230318263820 शिवाजी Di. 06/02/2024
आईजीएसटी/IGST	₹ 0.00		
अन्य/अन्य: टीडीएस / Less: GST_TDS	₹ 0.00		
वसूली योग्य योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	650600812310001586 शिवाजी Di. 14/03/2024
कुल राशि /Total Amount	₹ 1,31,570.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	650600112210000104 शिवाजी Di. 13/03/2024

(रुपय/Rupees One Lakh Thirty One Thousand Five Hundred Seventy केवल/Only)

*सरकारी सहायता Government Subsidy: ₹ 0.00

Description of property

Location Details

Sr. No.	Address Line1	Address Line2	Territory
1	Indian	464380296	Lovedale, Nilgiris, ooty, TamilNad

Sum Insured Details:

Sum Insured for PD	1,56,03,71,097.00
Sum Insured for BI	
Loss Limit for Cover	45,00,00,000.00
Remarks	Loss Limit - INR 45 Crs AOA/AOP with sublimit of INR 25 Crs AOA/AOP for Terrorism liability cover Deductible - 25 lakhs BIFURCATION OF SUM INSURED GIVEN IN REMARKS
Excess	25 lakhs.

CLOSING

As per Annexure I

नेशनल इन्श्योरेंस कम्पनी लिमिटेड
National Insurance Company Limited

पिन कोड/ PIN Code: 650600, पता/Address: COONOOR, राज्य/State: TAMIL NADU, पिन/PIN: 650600, आगंतुकी ID: 72581, AID: 72581

IRDA Regn. No 58

पंजीकृत प्रधान कार्यालय: 3, मिडिल्टन स्ट्रीट, कोलकाता 700 071

पंजीकृत, Head Office: 3, Middleton Street, Kolkata 700 071

फोन/Phone: 033-2201705-06; फैक्स/Fax: 033-2201713

ईमेल/Email: web@nationalinsurance.co.in

For any information please contact the Policy Issuing Office or visit our website at www.nationalinsuranceindia.com



पॉलिसी नंबर/Policy Number:

650600112310000072

व्यवसाय स्रोत/Business Source: 910244

जारीकर्ता कार्यालय/Issuing Office

कार्यालय कोड/Office Code: 650600

कार्यालय पता/Office Address: COONDOOR
DIVISION First Floor, Sreeji Complex,
Bedford Circle, Coonoor, Dist: Nilgiris,
Tamil Nadu - 643101.

राज्य कोड/State Code: 33, Tamil Nadu

जीएसटीआईन/GSTIN: 33AAACN9957E1ZA

संपर्क संख्या/Contact Number: 423 2230841

ई-मेल/Email: 650600@nic.co.in

मोबाइल नंबर/Mobile Number:

विक्रय चैनल विवरण/Sales Channel Details:

विक्रय चैनल कोड/Sales Channel Code:

91024400000001

नाम/Name: COSMOS INSURANCE

BROKERS PVT LTD संपर्क संख्या/Contact
Number: 9495217328

सह दलाल कोड / Co Broker Code:

UIN:IRDAND058CP0001V01202223

कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free
Number: 1800 345 0330

ईमेल/Email: customer.support@nic.co.in

FINANCIER DETAILS

Sr. No.	Financier Name	Financier Address
1	Indian	

टिप्पणी/Remarks: Loss Limit - INR 45 Crs AOA/AOP with sublimit of INR 25 Crs AOA/AOP for Terrorism liability cover

Deductible - 25 lacs each and every loss

जिसकी गवाही में दिना/ माह /वर्ष को उल्लिखित कार्यालय पते पर अधोलिखित शर्तों के विषय में अधिकृत किया जा रहा है उसके हाथ निम्नलिखित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठक और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शर्त या शर्तव्यक्ति जिसके लिए यह लिखित अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करने वाले नहीं हो उल्लिखित हो। यह आश्वासन दिया जाता है कि द्विविध चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी। /IN

WITNESS WHEREOF, the undersigned being duly authorized herewith to set his/ her hand at the office address mentioned above, this 21/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

इंजीनियरिंग/ऑडिटिंग/ओम्बड्समैन का विवरण/Ombudsman Details: Office of the Insurance
Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,
Chennai- 600 016.
Tel: 044 - 24333668 / 24335284
Email: bimalokpal.chennai@cioins.co.in

स्टाम्प
Stamp
Duty:
(₹ 0.25)

कुले नेशनल इन्शोरेंस कंपनी लिमिटेड/
For and on behalf of National
Insurance Company Limited
अधिकृत हस्ताक्षरकर्ता/Authorized Signatory



पॉलिसी अनुसूची/Policy Schedule- Standalone Terrorism and Sabotage Insurance Policy

पॉलिसी नंबर/Policy Number:

650600112310000072

उद्दीष्टन कार्यालय/Issuing Office

कार्यालय कोड /Office Code: 650600

कार्यालय पता /Office Address: COONOOR
DIVISION First Floor, Sreeji Complex,
Bedford Circle, Coonoor, Dist: Nilgiris,
Tamil Nadu - 643101

राज्य कोड/State Code: 33, Tamil Nadu

जीएसटीआईडी/GSTIN: 33AMCN8867E12A

संपर्क संख्या/Contact Number: 423 2230841

ई-मेल/E-Mail: 650600@nic.co.in

मोबाइल नंबर/Mobile Number:

जबसाय स्रोत/Business Source: 910244

विक्रय चैनल/Details/Sales Channel Details:

विक्रय चैनल कोड /Sales Channel Code:

91024400000001

नाम /Name: COSMOS INSURANCE

BROKERS PVT LTD संपर्क संख्या/Contact

Number: 9495217328

सह दलाल कोड / Co Broker Code:

UIN:IRDAN058CP0001V01202223

बस्टम फ्री टॉल फ्री नंबर/Customer Care Toll Free

Number: 1800 345 0339

ईमेल/E-Mail: customer.support@nic.co.in



Trusted Since 1906

ANNEXURE I- List of clauses

Clause Reference No	Description
700013937	Terrorism Clause

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National Insurance Company
Limited



अधिकृत हस्ताक्षरकर्ता/Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited

रिजिस्ट्रार कोड/Regd. by ID: 72581, AID: 72581

IRDA Regn. No 58

पंजीकृत एवं प्रधान कार्यालय : 3, मिडिल्टन स्ट्रीट, कोलकाता 700 071

Registered & Head Office : 3, Middleton Street, Kolkata 700 071

P No : 633-22851706-08; Fax: 033-22851712

email : web@ns.administration@nic.co.in

टैक्स इनवॉइस/TAX INVOICE

इन्वॉइस नं./Invoice Serial No: 30539F3PE0000072

इन्वॉइस तिथि/Invoice Date: 21/03/2024

सप्लायर का विवरण/Details of Supplier:

नेशनल इन्सुरेंस कंपनी लिमिटेड/National Insurance Company Limited,
COONOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101
राज्य/State: 33, Tamil Nadu
जीएसटीआईएन नंबर/GSTIN No: 33AAACN9967E1ZA

ग्रहणकारी का विवरण/Details Of Receiver: THE LAWRENCE SCHOOL

पता/Address: LOVEDALE
LOVEDALE POST
THE NIGIRIS,
शहर/City: UTHAGAMANDALAM,
ज़िला/District: NILGIRIS,
राज्य/State: TAMIL NADU,
पिन कोड/PIN: 643003.

सप्लाय का स्थान/Place Of Supply State: Tamil Nadu

इस राज्य का कोड/State Code: 33

जीएसटीआईएन नंबर/GSTIN No: 33AAATT7553R1ZS

सैक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Discount	टैक्स योग्य मूल्य/Taxable Value(₹)	सीजीएसटी की दर/CGST		एसजीएसटी/यूटीजीएसटी/SGST/UTGST		आईजीएसटी/IGST		Kerala Flood Cess रशि/Amount(₹)
					दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	
997137	Other property insurance services	1,11,500	0%	1,11,500	9%	10,035	9%	10,035	0%	0	0
TOTAL		1,11,500		1,11,500		10,035		10,035		0	0

कुल इनवॉइस मूल्य (अंकों में) /Total Invoice Value (in figures): ₹ 1,31,570

कुल इनवॉइस मूल्य (शब्दों में) /Total Invoice Value (in words): एक लाख तीस हजार पचास रुपये केवल/Only.

विवश चार्ज के अधीन टैक्स की रशि/ Amount of Tax Subject to Reverse Charge : No

E.&O.E

कृते नेशनल इन्सुरेंस कंपनी लिमिटेड/

For and on behalf of National Insurance Company Limited



अधिकृत हस्ताक्षर/Authorized Signatory





नेशनल इन्श्योरन्स कम्पनी लिमिटेड
 पंजीकृत कार्यालय: ३, मिडिल्टन स्ट्रीट, कोलकाता - ७०० ०७१
NATIONAL INSURANCE COMPANY LIMITED

Regd. Office :
 3, Middleton Street, Kolkata - 700 071.

जाराकता कार्यालय / Issuing Office

NATIONAL INSURANCE CO. LTD.
 DIVISIONAL OFFICE
 SREEJI COMPLEX, 1 FLOOR
 BEDFORD CIRCLE
 COONOOR - 643 101.

STANDARD FIRE AND SPECIAL PERILS POLICY (MATERIAL DAMAGE)

In CONSIDERATION OF the Insured named in the Schedule hereto having paid to the NATIONAL INSURANCE COMPANY LIMITED (herein after called the Company) the full premium mentioned in the said schedule, THE COMPANY AGREES, (subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property Insured described in the Schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the insured shall have paid and the Company shall have accepted the premium required for the renewal of the policy, the Company shall pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof

I Fire

Excluding destruction or damage caused to the property insured by

- its own fermentation natural heating or spontaneous combustion.
- its undergoing any heating or drying process.

- burning of property insured by order of any Public Authority.

II Lightning

III Explosion/Implosion

Excluding loss, destruction of or damage

- to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion.
- caused by centrifugal forces.

IV Aircraft Damage

Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

V Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by

- total or partial cessation of work or the retardation or interruption or cessation, of any process or operation or omissions of any kind.
 - Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
 - Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit of machinery or prevention of access to the same.
 - Burglary, housebreaking, theft, larceny or any such attempt or any omission of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.
- If the Company alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon the insured.

VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake shall stand deleted).

VII Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by

- the Insured or any occupier of the premises or
- their employees while acting in the course of their employment.

VIII. Subsidence and Landslide including Rock slide

Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide /Rock slide excluding :

- the normal cracking, settlement or bedding down of new structures
- the settlement or movement of made up ground
- coastal or river erosion
- defective design or workmanship or use of defective materials
- demolition, construction, structural alterations or repair of any property or groundworks or excavations.

IX. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes

X. Missile Testing operations

XI. Leakage from Automatic Sprinkler Installations

Excluding loss, destruction or damage caused by

- Repairs or alterations to the buildings or premises
- Repairs, Removal or Extension of the Sprinkler installation
- Defects in construction known to the Insured.

XII. Bush Fire

Excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum insured hereby or such other sum or sums as may be substituted therefor by memorandum hereon or attached hereto signed by or on behalf of the Company.

A) GENERAL EXCLUSIONS

- This Policy does not cover (not applicable to policies covering dwellings)
 - The first 5% of each and every claim subject to a minimum of Rs. 10,000 in respect of each and every loss arising out of "Act of God perils" such as lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy.
 - The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the insured is indemnified by this policy.

The Excess shall apply per event per insured.

2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether warlike declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property insured by
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) the radio active, toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
 - a) pollution or contamination which itself results from a peril hereby insured against.
 - b) any peril hereby insured against which itself results from pollution or contamination.
5. Loss, destruction or damage to bullion or unset precious stones any curios or works of art for an amount exceeding Rs. 10,000/-, manuscripts, Plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.
6. Loss, destruction or damage to the stocks in cold Storage premises caused by change of temperature.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from, or occasioned by overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so setup.
8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
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. 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 perils covered.
11. Loss by theft during or after the occurrence of any insured peril except as Provided under Riot, Strike and Malicious Damage cover.
12. Any loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.
13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

(B) GENERAL CONDITIONS

1. THIS POLICY shall be voidable in the event of mis-representations, mis-description or non-disclosure of any material particular.
2. All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of whole or any part of any range of buildings or of any structure of which such building forms part. PROVIDED such a fall or displacement is not caused by insured perils, loss or damage which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this policy. Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.
3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company :-
 - a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by insured Perils.
 - b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days. (not applicable for dwellings)
 - c) If the interest in the property passes from the insured otherwise than by will or operation of law.
4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
5. 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, 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.
6. (i) On the happening of any loss or damage the insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company.
 - a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
 - b) Particulars of all other insurance, if any. The insured shall also at all times at his own expenses produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof of documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. No claim under this policy shall be payable unless the terms of this condition have been complied with. (ii) In no case whatsoever shall the Company 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; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
7. On the happening of loss or damage to any of the property insured by this policy, the Company may
 - a) enter and take and keep possession of the building or premises where the loss or damage has happened.
 - b) take possession of or require to be delivered to it any property of the insured in the building or on the premises at the time of the loss or damage.
 - c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
 - d) sell any such property or dispose of the same for account of whom it may concern.The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim. If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited. The insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.
8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the wilful act, or with the connivance of the insured, all benefits under this policy shall be forfeited.
9. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or insurer(s) in so doing, 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

पॉलिसी अनुसूची/ Policy Schedule-Standard Fire & Special Perils	
पॉलिसी संख्या / Policy Number: 650600112310000070	व्यवसाय स्रोत/ Business Source: 910244
नॉटिफाई ऑफिस/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu जीएसटीएन/GSTIN: 33AMCN9967E12A संपर्क संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code: UIN: IRDAN058CP0001V01201920 Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



Consolidated Stamp Duty Paid
as per Tamilnadu Govt.G.O.(RI.)
No.125 Dt:08-04-2022 Paid by
NIC, Coimbatore (R.O.)

ग्राहक का नाम/Customer Name: THE LAWRENCE SCHOOL	ग्राहक आईडी/ Customer ID: 9701960754	पैन/ PAN: AAATT7553R
पता/ Address: LOVEDALE LOVEDALE POST THE NIGIRIS., शहर/City: UTHAGAMANDALAM, जिला/District: NILGIRIS, राज्य/State: TAMIL NADU, पिन/ PIN: 643003. सेल/Cell: 9486455501	फोन/ Phone: 9486455501	ई-मेल/ E-Mail: am@thelawrenceschool.org

पॉलिसी प्रभावी संवत् से को Policy Effective from 00:00 hours, on 14/03/2024 की मध्य रात्रि तक प्रभावी/ to midnight of 13/03/2025 .			
प्रीमियम /Premium	₹ 5,13,116.00	कवर नोट संख्या तथा तिथि/ Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 46,180.00	प्रस्ताव संख्या और तिथि /Proposal Number and Date	8800230318263632 दिनांक/Dt. 07/03/2024
यूएसजीएसटी/यूटीजीएसटी SGST/UTGST	₹ 46,180.00		
आईजीएसटी/GST	₹ 0.00		
कम/जीएसटी टैक्स / Less:GST TDS	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	650600812310001588 दिनांक/Dt. 14/03/2024
संग्रहीत मोह्य स्टाम्प शुल्क / Recoverable Stamp Duty	₹ 0.00		
कुल / Total	₹ 6,05,477.00	पिछली पॉलिसी संख्या तथा समाप्ति तिथि/ Previous Policy Number and Expiry Date	650600112210000091 and Dt.13/03/2024

(रुपये /Rupees Six Lakh Five Thousand Four Hundred Seventy Seven केवल/Only.)

Location Address: The lawrence school, Lovedale, pty, Nilgiris, Tamilnadu, Uthagamandalam, Nilgiris, Tamil Nadu, 643003.

SL. No	Coverage	Coverage Description	Sum Insured
1	SFSP Basic Cover	Building And Contents Along With Plinth & Foundation And Furnitures & Fixtures(As Per Schedule Attached)	₹ 1,16,03,71,097.00
	Excess: Compulsory Excess: ₹ 25,000.00, 5% of the claim amount subject to min of Rs.25000/-.		
	Additional Information: NA		
2	Earthquake (Fire & Shock)	Building And Contents Along With Plinth & Foundation And Furnitures & Fixtures(As Per Schedule Attached)	₹ 1,16,03,71,097.00
	Excess: Compulsory Excess: ₹ 25,000.00, 5% of the claim amount subject to min of Rs.25000/-.		
	Additional Information: NA		
3	STFI	Building And Contents Along With Plinth & Foundation And Furnitures & Fixtures(As Per Schedule Attached)	₹ 1,16,03,71,097.00
	Excess: Compulsory Excess: ₹ 25,000.00, 5% of the claim amount subject to min of Rs.25000/-.		
	Additional Information: NA		

Clauses	As per Annexure I
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Excess in Standard Fire and Special Perils Policy (except Dwellings with individual owners):

1) Policies having sum insured upto ₹ 50 Crores or more: 5% of the claim amount subject to min of Rs.25000/-.

नैशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited

CIN : U10200WB1906GOI001713

IRDARegNo: 58

20/03/2024

वर्ड्स ID: 4690

पंजीकृत प्रीमियम संकलन केंद्र, प्लॉट नं. 81-0374, न्यू टाउन, कोलकाता 700 158
Registered & Head Office - Premises No. 81-0374, Plot No. CBD - 81, New Town, Kolkata 700 158

P No : 033-2231705-06 Fax: 033-22317112

E-mail : web@nic.co.in

पृष्ठ संख्या/ Page no: 1

For any information please contact the Policy Issuing Office or visit our website at <https://nationalinsurance.nic.co.in/>

पॉलिसी अनुसूची/ Policy Schedule-Standard Fire & Special Perils	
पॉलिसी संख्या / Policy Number: 850600112310000070	व्यावसायिक स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 850600 कार्यालय पता/ Office Address: COONDOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coondoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu सीएलटीए/CLTE: 33AAACN9967E12A संकेत संख्या/Contact Number: 423 2236841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	वितरण चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संकेत संख्या/Contact Number: 9495217338 कूट संकेत कोड / Co Broker Code: UIN: IRDAN058CP0001V01201920 Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



- 2) Policies having Sum Insured above INR 10 or per location up to INR 100 or per location - 5% of claim amount subject to a minimum of INR 25,000/-
3) Policies having Sum Insured above INR 101 or and up to INR 1500 or per location - 5% of claim amount subject to a minimum of INR 5 lakhs
4) Policies having Sum Insured above INR 1500 or and up to INR 2500 or per location - 5% of claim amount subject to a minimum of INR 25 lakhs
5) Policies having Sum Insured above INR 2500 or per location - 5% of claim amount subject to a minimum of INR 50 lakhs
6) For Floater and Floater Declaration Stock policies the Minimum deductible will be 5% of the Claim amount subject to a minimum of Rs 50,000

Excess for Policies of Power Plants (Excluding wind & solar) & Steel Plants having Sum Insured above Rs 500 cr per location:
1) 5 % of Claim amount subject to a minimum of Rs 1.25 Cr

Excess for Terrorism:

- 1) Industrial Risk: 5% of claim amount subject to a minimum of Rs 1,00,000 and a maximum of Rs 25,00,000/-
2) Non Industrial Risk: 1% of claim amount subject to a minimum of Rs 25,000 and a maximum of Rs 10,00,000/-

<p>टिप्पणी/ Remarks: The plant/sk is currently operational and has not become insolvent and has not gone to NCLT and not declared NPA by bank.</p> <p>No kutchra construction</p> <p>CD exclusion clause / Sanction and Limitation clause/ Cyber Risk exclusion clause.</p> <p>FEAs are installed at the insured premises in working condition and valid AMC is in force.</p> <p>All other terms and conditions, EXCESS as per product guidelines.</p>

हस्ताक्षरकर्ता ने दिन/ माह /वर्ष को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिभुक्त किया जा रहा है उसके द्वारा निर्धारित किए जाएं। वह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठबन्ध और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति विवादित हो तो वह विवादित शर्त पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही शर्त रहन बरेगा चाहे जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि शीमिथम चेक की अवधिपूर्ति के मामले में, वह दस्तावेज स्वतः प्रमाण में ही गिनता मानी जाएगी। /IM

WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 20/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

ऑम्बुड्समैन/ऑम्बुड्समैन के विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai- 600 018.
Tel.: 044 - 24333668 / 24335284
Email: bimalakp@nic.co.in

मार्क स्टूपी
Stamp
Duty:
(₹ 1.00)

होने के लिए
For and on behalf of National Insurance Company Limited
अधिकृत हस्ताक्षरकर्ता/Authorized Signatory

पॉलिसी अनुसूची/ Policy Schedule-Standard Fire & Special Perils	
पॉलिसी संख्या / Policy Number: 650600112310000070	व्यवसाय स्रोत/ Business Source: 910244
नॉस्ट्रिफिंग कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONNOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu सीएसटीएन/GSTIN: 33AAACN9967E1ZA संपर्क संख्या/Contact Number: 423 2230841 e-Mail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code: UIN: IRDAN058CP0001V01201920 Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



अनुलग्नक II/ ANNEXURE I- लागू खंडों की सूची/ List of Applicable Clauses	
क्लॉज नं./ Clause No.	शीर्षक/Title
	REMOVAL OF DEBRIS CLAUSE (upto 1% of the claim amount)
	Impact Damage due to Insureds own Rail Road Vehicles Fork lifts Cranes Stackers and the like and articles dropped therefrom
	REINSTATEMENT VALUE CLAUSE
	DESIGNATION OF PROPERTY CLAUSE

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National Insurance Company Limited

[Signature]
अधिकृत हस्ताक्षर/Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited
CIN : U10200WB1906GO0001713
IRDA Regn. No. 58

कंप्यूटर एवं प्रथम कार्यालय : प्रीमिस नं. 18-0374, प्लॉट नं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156
Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156
P.No : 033-22831705-08 Fax: 033-22831712
e-mail : web@nic.co.in

दिनांक/Date: 20/03/2024 वेब ID: 4690

पृष्ठ नं./Page no: 3

Invoice/TAX INVOICE

Invoice No./Invoice Serial No: 30509F3PED000070

Invoice Date: 20/03/2024

Supplier Details of Supplier:

Supplier Name: National Insurance Company Limited,
COOCONOR DIVISION First Floor, Shreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101
State: 33, Tamil Nadu
GSTIN No: 33AAACN9367E1ZA

Receiver Details of Receiver: THE LAWRENCE SCHOOL

Address: LOVEDALE
LOVEDALE POST
THE NILGIRIS,
City: UTHAGAMANDALAM,
District: NILGIRIS,
State: TAMIL NADU,
PIN: 643003

Supply State: Tamil Nadu
Supply State Code: 33
GSTIN No: 33AAAT7553R123

Item Code/SAC Code	Item Description of Service	Total (₹)	Discount	Taxable Value (₹)	CGST		SGST/UTGST		IGST		Kerala Flood Cess
					Rate	Amount (₹)	Rate	Amount (₹)	Rate	Amount (₹)	
997133	Other non-life insurance services (excluding reinsurance services)	5,13,116	0%	5,13,116	9%	46,180	9%	46,180	0%	0	0
TOTAL		5,13,116		5,13,116		46,180		46,180		0	0

Total Invoice Value (in figures): ₹ 5,05,477

Total Invoice Value (in words): Five Lakhs Fifty Thousand Four Hundred Seventy Seven Rupees Only.

Amount of Tax Subject to Reverse Charge: No

E.A.D.E

For and on behalf of National Insurance Company Limited

Authorized Signatory

- time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon. If the Company so elect to reinstate or replace any property the insured shall at its own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace. If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.
10. If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against 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 accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.
 11. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances whether effected by the insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
 12. 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 reasonably required by the Company for the purpose of enforcing any right and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its 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 his indemnification by the Company.
 13. If any dispute or difference shall arise as to the quantum to be paid under this 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 arbitration 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 the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.
 14. Every notice and other communication to the Company required by these conditions must be written or printed.
 15. At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company. The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional, premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the Company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy. Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercise his option not to reinstate the sum insured as above.

Endorsements Attached to of Forming Part of Policy No.....

1. Architects, Surveyors and Consulting Engineers Fees (in excess of 3% of the claim amount)

"It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers Fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this policy upto 7.5% of the adjusted loss is covered, but it is understood that this does not include any cost in connection with the preparation of the Insured's claim or estimate of loss in the event of damage by insured perils".

2. Removal of Debris (in excess of 1% of the claim amount)

"On costs and expenses necessarily incurred by the insured.

(a) In the removal of debris from the premises of the insured.

(b) dismantling or demolishing

(c) Shoring up or propping, of the portion or portions of the property insured by (Items.....of) this policy destroyed or damaged

by perils hereby insured against but not exceeding in the aggregate Rs....."

Note:1. (b) & (c) above should be deleted when neither Building nor Machinery are covered.

3. (A) Deterioration of stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril

"In consideration of the payment of additional premium of Rs. it is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions, this policy covers destruction of or damage to the property hereby insured caused by change of temperature in consequence of failure of electric supply at the terminal ends of electric service feeders from which the insured obtains electric supply directly due to damage caused by any peril insured against under this policy to property at an Electric Station or Sub Station of Public Electric Supply undertaking from which the insured obtains electric supply.

Provided that the Company shall not be liable for any loss occasioned by the deliberate act of the Government, Municipal or Local Authority or Supply Authority not performed for the sole purpose of safeguarding life or protecting any part of the supply undertaking's systems or by the exercise by any such authority of its power to withhold or restrict or ration supply not necessitated solely by damage to the Supply Undertaking's generating or supply equipment by an insured peril.

Subject further that the Company shall not be liable for any loss unless the duration of each such failure exceeds 24 hours. Subject otherwise to the terms, extensions, conditions and limitations of this Policy".

In any action, suit or other proceedings where the company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that this loss or damage is covered shall be upon the insured.

3. (B) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril.

"In consideration of the payment of additional premium of Rs. it is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions this policy covers destruction of or damage to the property hereby insured caused by change of temperature in consequence of failure of electric supply following damage to Insured's property due to insured perils(s).

Provided that the Company shall not be liable for any loss occasioned by the deliberate act, of the Government, Municipal or Local Authority or not performed for the sole purpose of safeguarding life or protecting any part of the supply undertaking's systems or by the exercise by any such authority of its power to withhold or restrict or ration supply not necessitated solely by damage to the Supply Undertaking's generating or supply equipment by an insured peril.

Subject further that the Company shall not be liable for any loss unless the duration of each such failure exceeds 24 hours. Subject otherwise to the terms, extensions, conditions and limitations of this Policy".

In any action, suit or other proceedings where the company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that this loss or damage is covered shall be upon the insured.

4. Forest Fire

In consideration of the payment of additional premium the insurance under item.....of the policy shall extend to include loss of or damage to the property insured directly caused by burning, whether accidental or otherwise, of forest, jungles and the clearing of lands by Fire".

Rule 1 : Where loss experience for previous 5 years excluding the expiring policy period is less than 30%, a 50% discount on the rate may be considered.

Rule 2 : Where loss experience is above 60%, the rate shall be adjusted in, such a way that the loss experience for policy period worked out as given in Rule 1 above be adjusted to 50% subject to a maximum rate of Rs. 1.5%.

5. Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom.

In consideration of an additional premium of Rs..... it is hereby agreed and declared that the policy is extended to cover loss and/or damage caused due to impact by direct contact to Insured's property caused by Insured's own Rail/ Road Vehicles, Fork lifts, cranes, stackers, and the like and articles dropped therefrom".

6. Spontaneous Combustion

In consideration of the payment by the Insured to the Company of additional premium of Rs..... the Company agrees notwithstanding what is stated in the printed exclusions of this policy to the contrary that the insurance by (Items.....) of this policy shall extend to include loss or damage by fire only of or to the property insured caused by its own fermentation natural heating or spontaneous combustion".

N.B. : The expression "by fire only" in the endorsement above must not be omitted under any circumstances.

7. Omission to insure additions, alterations or extensions clause (To be incorporated at the time of issuing the policy)

The insurance by this policy extends to cover Buildings and / or Machinery, Plant and other Contents as offered columns hereof which the insured may erect or acquire or for which they may become responsible :

a) at the within described premises

b) for use as factories

i) The liability under this Extension shall not exceed in respect of (a) above, 5% of the Sum Insured by each item, in respect of (b) above, 5% of the sum insured by item No.....

ii) The insured shall notify the insurer of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.

iii) Following the advice of any additional insurance as aforesaid, cover by this extension, shall be fully reinstated.

iv) No liability shall attach to the insurers in respect of any Building, Machinery, Plant or other Contents while such property is otherwise insured.

Note 1. All new additions to Buildings and/or Machinery and Plant not specifically insured/included during the currency of the policy should be declared at the end of the year and suitable additional premium paid on pro rata basis from the date of completion of the construction/erection of additions subject to adjustment against the advance premium collected.

If the insured fails to declare the values of such additions within 30 days after the expiry of the policy, there shall be no refund of the advance premium collected.

2) Other Contents in the above clause shall mean 'Furniture and Fittings' and does not include 'Stocks'.

8. Earthquake (Fire and Shock)

If option to delete STFI peril is exercised

In consideration of the payment by the Insured to the Company of the sum of Rupees additional premium it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.

In the event of the Insured making any claim or loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake".

Excess - 5% of each and every claim subject to a minimum of Rs. 10,000/-.

"If option to delete STFI peril is not exercised

In consideration of the payment by the insured to the Company of the sum of Rs..... additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide/Rockslide resulting therefrom. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement".

In the event of the Insured making any claim or loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake".

Excess - 5% of each and every claim subject to a minimum of Rs. 10,000/-.

9. SPOILAGE MATERIAL DAMAGE COVER

"In consideration of the payment of an additional premium of Rs..... it is hereby agreed and declared that, notwithstanding anything contained to the contrary, in the within written Policy, the insurance under item No..... of this policy shall extend to cover loss or damage by Spoilage resulting from the retardation or interruption or cessation of any process or operation caused by any of the perils covered under this Policy, provided that liability for destruction of or damage to the property insured described in the schedule to this policy or any part of such property is first admitted by the Company. PROVIDED ALWAYS THAT all the conditions (except in so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein and that any reference therein to the loss or damage caused by insured perils shall be deemed to apply also to loss or damage caused by Spoilage which peril this insurance extends to include by virtue of this Endorsement".

SPECIAL CONDITIONS

For the purpose of this Endorsement but no otherwise, the following special conditions shall apply : Average : If property hereby insured against spoilage shall, at the time of occurrence of any loss or damage, be collectively of greater value than the sum insured on machinery, containers, equipment and stocks in the specified blocks, then the insured shall be considered as being his own insurer for the difference and shall bear rateable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

PROVIDED THAT it is hereby further expressly agreed and declared that the liability of the Company shall in no case under this endorsement and the Policy exceed the sum insured by item Nos..... of this Policy.

Sum to be Insured : The cover must be for all stocks and machinery, container and equipment in specified blocks, specified sums being declared for each block and must be made subject to 'Average'.

10. LEAKAGE AND CONTAMINATION COVER

(A) WHERE LEAKAGE AND CONTAMINATION COVER IS GRANTED:

"In consideration of the payment of an additional premium of Rs..... it is hereby agreed and declared that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained, extend to include the physical loss of oil/chemical by leakage from its container by accidental means and all accidental contaminations by contact with foreign matter.

"PROVIDED always that this policy does not cover:

- Loss by Contamination through Improper Handling or Controls by Insured's own Employees,
- Loss resulting from loss of use, loss of earnings, delay or loss of markets or other consequential or indirect loss or damage of any kind or description whatsoever;
- Loss resulting from any kind of infidelity or dishonesty on the part of the Insured or any of their employees, inventory, shortage, mysterious disappearance or unexplained loss;
- Loss by burglary or theft or any attempt thereat;
- Loss resulting from processing or faulty workmanship;
- Loss resulting from shrinkage, evaporation, loss of weight unless caused by a peril not otherwise excluded;
- Any legal and/or contractual liability arising from any cause whatsoever; and
- Consequential Loss of any nature.

(B) WHERE LEAKAGE COVER ALONE IS GRANTED:

"In consideration of the payment of an additional premium of Rs. it is hereby agreed and declared that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained, extend to include the physical loss of oil/chemical by leakage from its container by accidental means and all accidental contaminations by contact with foreign matter. "PROVIDED always that this policy does not cover:

- Loss resulting from loss of use, loss of earnings, delay or loss of markets or other consequential or indirect loss or damage of any kind or description whatsoever;
- Loss resulting from any kind of infidelity or dishonesty on the part of the insured or any of their employees, inventory, shortage, mysterious disappearance or unexplained loss;
- Loss by burglary or theft or any attempt thereof;
- Loss resulting from processing or faulty workmanship;
- Loss resulting from shrinkage, evaporation, loss of weight unless caused by a peril not otherwise excluded;
- Any legal and/or contractual liability arising from any cause whatsoever; and
- Consequential Loss of any nature.

SPECIAL CONDITIONS:(applicable to A and B)

- The cover under this endorsement shall attach only on or after the receipt of the insured subject matter in land tanks as described in the policy and subject to lodgment with company by insured of a certificate obtained by them at their own expenses from a competent approved and independent agency/surveyor as to the purity and quality of the subject matter herein insured.
- Before the commencement of pumping and/or decanting operations, the insured shall arrange at their own expenses sampling and quality/purity certification by competent, approved and independent agency/surveyor for such distinct lot, batch or tank load ex-ocean vessel of insured subject matter and shall pump/decant only such material as is pure and without contaminants.
- The insured shall at their own expenses arrange inspection and certification from competent approved and independent agency/surveyor as to the cleanliness and fitness of the pipe lines, pumping equipment and the receiving land tanks to carry and/or receive the insured subject matter prior to the commencement of pumping, decanting, receiving and/or storage operations. Such certification as mentioned above should, inter alia, confirm that the pumping, carrying and storage equipment, facilities and tanks are free from impurities, contaminants and/or residue or left-overs from previous use of equipment, facilities or storage tanks. As concerning the receiving land tanks an initial certificate of fitness to receive and store the insured material shall be deemed to satisfy the above condition in so far as such tanks are concerned. However, a fresh certification as mentioned above would be required in the event of the said tanks being empty and fresh stocks are subsequently pumped/decanted in during the currency of this insurance.
- In case of loss to property insured hereunder, the basis of adjustment shall be the market value at the time and place of loss.
- It is understood and agreed that all loss or damage to property occurring during any one period of seventy-two consecutive hours during the currency of this policy directly caused by earthquake shock shall be deemed to have been caused by single earthquake and therefore to constitute one loss for the purpose of this policy, the insured shall select a time from which any such period shall commence but no two such selected periods shall overlap.
- All salvage recoveries and payments recovered or received subsequent to a loss settlement under this policy shall be applied as if recovered or received prior to the said settlement and all necessary adjustment shall be made by the parties hereto.
- If any breach of a clause or condition in this contract or policy of insurance shall occur prior to a loss under this Policy, such breach shall not void the policy nor avail the company to avoid the liability unless such breach shall exist at the time of such a loss under this contract or policy, it being understood that such breach of a clause or condition is applicable only to the specific property to which the condition or clause has reference and in respect of which such breach occurred.
- Each claim for loss or damage shall be adjusted separately and each claim is subject to an excess of 1% on each tank with a minimum of Rs.60,000/- each loss.
- If the property hereby insured shall at the time of the operation of a peril insured hereunder, be collectively of greater value than the sum insured thereof, then the insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.

NOTE : SPECIAL CONDITIONS (i), (ii) AND (iii) ARE NOT APPLICABLE WHERE LEAKAGE COVER ALONE IS GRANTED.

TERRORISM DAMAGE COVER :

"It is hereby declared and agreed that in consideration of payment of additional premium of Rs. the Terrorism Damage Exclusion Warranty of the Riot, Strike, Malicious Damage provision forming part of the within mentioned policy stands deleted. The expression/s "terrorism and/or act of terrorism" shall have the same meaning/s as contained in Terrorism Damage Exclusion Warranty.

This endorsement does not cover loss of or damage caused by

- Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
 - Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
 - Permanent or temporary dispossession of any building or plant or unit of machinery resulting from unlawful occupation by any person of such building or plant or unit of machinery or prevention of access to the same.
 - Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism.
- B) Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

The limit of coverage under this endorsement shall not exceed Rs. (insert here the overall liability limit for Material Damage + Loss of Profit). In respect of several insurances within the same compound / location with all the Indian insurers, the maximum aggregate loss (MD+LOP) payable per compound / location shall be Rs.200 crores. If the actual aggregate loss suffered at one compound / location is more than Rs.200 crores, the amounts payable under individual policies shall be reduced on pro rata basis.

The coverage under this endorsement is subject to an excess of Re.0.5% of the total sum insured subject to a minimum of Rs.25,000/- for Non-Industrial(Sec II) Risks + Rs. 1,00,000/- for Industrial Risks for each and every claim in respect of both material damage and loss of Profits combined".

11. TEMPORARY REMOVAL OF STOCKS CLAUSE

It is agreed that the stock insured hereby not exceeding 10% of the total sum insured of such stock is covered while temporarily removed to any other premises for purposes of fabrication or processing or finishing or other similar purposes. This extension does not apply to stock if and so far as it is otherwise insured. The pro-rata condition of average should be applied to the limit of stocks temporarily removed as well as to the total sum insured of such stock under the policy.

12. LOSS OF RENT CLAUSE

The insurance on rent applies only if (any of) the said building(s) or any part thereof is unfit for occupation in consequence of its destruction or damage by the perils insured against and then the amount payable shall not exceed such portion of the sum insured on Rent as the period necessary for reinstatement bears to the Rent insured".

13. INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR ALTERNATIVE ACCOMMODATION

Additional expenses of rent for an alternative accommodations in respect non-manufacturing risks may be covered on the following basis :

- The cover may be granted for non-manufacturing premises only.
- The cover may be granted under the Material Damage (Fire) Policy and not under consequential Loss (Fire) Policy.
- The period of indemnity may be limited to the period during which the original premises remain untenable as result of occurrence of perils insured against. Maximum indemnity period not to exceed 3 (three) years.

- d) The additional expense recoverable under the policy may be additional rent actually paid i.e. the difference between the new and the original rent only.
 - e) Certificate from the Local Municipal Authority or an Architect to the effect that premises in question are untenable will be accepted as adequate proof of the fact that the premises, in fact, have become untenable.
 - f) Insurance should be granted against Fire, Riot, Strike and malicious Damage and Earthquake (Fire & Shock) and Extraneous Perils, Cover against Fire, Riot, Strike, and Malicious Damage should be granted only if it involves actual physical damage to the building. The cover does not intend to pay, if for instance, the insured's entry is barred by strikes, common strators and similar occurrences.
 - g) The cover may be limited to buildings other than those of 'Kutcha' construction.
 - h) The area for alternative accommodation may be equal to the area presently occupied. However, no restriction will apply in respect of locality for the alternative accommodation, so long as the alternative accommodation is taken the same city or town.
 - i) Cover may be permitted to the tenant as also to the / owner-occupant. Further, in respect of the owner-occupant, the alternative accommodation may be limited to the area presently under his occupation.
 - j) For the Owner-occupant, since he will not be paying any rent based on the area occupied by him (in comparison with the actual rent being paid by the tenant in the same building or similar buildings in the same locality) the standard rent based on the ratable values fixed by the municipal/revenue authorities for tax purpose may be treated as the original rent for the purpose of this insurance.
 - k) It will be compulsory for
 - (i) the owner-occupant to insure both building and content.
 - (ii) The tenant to insure the contents of the premises for which he is seeking this extension
- Endorsement wording for insurance of rent alternative accommodation tenant or owner-occupant.
- It is hereby declared that in the event of the premises described in policy and occupied by the insured, hereinafter referred to as 'PREMISES' being destroyed or damaged by any insured Peril as to become unfit for occupation and the insured in consequences taking up alternative accommodation, the company shall, subject to special conditions set out herein, indemnify the insured against the additional rent (as explained herein) which the insured is called upon to bear for the period beginning from the date of operation of any of the insured perils until the 'PREMISES' is rendered fit for occupation such period not exceeding such reasonable time as is required to restore the premises with due diligence to a condition fit for occupation or the maximum indemnity period of months whichever is earlier.
- Provided that the liability of the company shall not exceed Rs.....the sum insured hereby.
- Provided further that if the sum produced by applying the monthly additional rent, borne by the insured for the alternative accommodation to the maximum indemnity period is more than the sum insured hereby, the liability of the company shall be proportionately reduced.

special conditions :

1. This insurance shall apply subject to the condition that the PREMISES occupied by the insured, whether as owner or tenant, forms part of a building not being 'Kutcha' Construction.
2. If the area of alternative accommodation taken by the insured is more than the area of the PREMISES occupied by the insured, the additional rent borne by the insured for the purpose of this insurance shall be deemed to be that proportion of the additional rent actually borne by the insured as the area of the PREMISES which was in the insured's occupation bears to the area of the alternative accommodation taken by the insured. The insured shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the PREMISES is situated.

EXPLANATION

Additional Rent: If the insured is the Owner-Occupant, the additional rent borne by him is arrived at after deducting the standard rent of the premises from the actual rent paid for the alternative accommodation. The standard rent shall be based on the ratable values fixed by the Municipal/Revenue authorities for tax purposes. If the insured is a tenant only and for safe guarding his legal tenancy rights is obliged to pay rent for the premises even during the period when it is not fit for occupation, the additional rent borne by him is the actual rent for the alternative accommodation. If the insured is a tenant and is not obliged to pay rent for the premises during the period when it is not fit for occupation, the additional rent borne by him is the actual rent paid for alternative accommodation taken less the rent which he was paying for the premises immediately prior to same being damaged or destroyed by insured Perils and rendered unfit for occupation.

14. Start up Expenses"

It is hereby agreed and declared that this policy extends to cover start-up cost necessarily and reasonably incurred by the insured consequent upon a loss or damage covered by this policy.

"CLAUSES"

The following clauses shall be attached to the policy wherever they are required.

A) AGREED BANK CLAUSE

All policies in which a Bank/Financial Institution has interest shall be issued in the name of Bank/Financial Institution and owner or mortgagor and shall contain a suitable clause to protect their interest. A specimen copy of the Clause is given hereunder. "It is hereby declared and agreed :-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interest of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
 - ii. That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.
- N.B: The Bank shall mean the first named Financial Institution/Bank named in the policy.
- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
 - iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
 - v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and it is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or owner or any other party or parties insured hereunder or from any securities or funds available.
 - vi. Note : In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and / or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/any financial institution is included in the title of the Fire Policy as mortgagors, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

CONTRACT PRICE INSURANCE CLAUSE

In the case of insurance of imported goods only (and not for goods of local manufacture) which are sold under a contract which is cancelled either wholly or to the extent of loss or damage, it is permissible to issue a policy on the basis of Contract Price and the following clause shall be inserted in the Policy.

"It is hereby agreed and declared that in respect only of goods sold but not delivered for which the insured is responsible and with regard to which under the conditions of sale, the sale contract is by reason of the perils covered under the Policy, cancelled either wholly or to the extent of the loss or damage, the liability of the Company shall be based on the contract price and for the purpose of average the value of all goods to which the clause would in the event of loss or damage be applicable shall be ascertained on the same basis".

DESIGNATION OF PROPERTY CLAUSE

For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

REINSTATEMENT VALUE POLICES

Reinstatement value insurance may be granted on Buildings, Machinery Furniture, Fixture and fittings only subject to the incorporation of the following memorandum in the policy: "It is hereby declared and agreed that in the event of the property insured under (Item Nos. of) within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby".

Special Provisions

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may (during the said 12 months) in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.
2. Until expenditure has been incurred by the insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had been incorporated therein.
3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the sum insured thereon or all the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss, accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.
4. This Memorandum shall be without force or effect if
 - a) The insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.
 - b) the insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

LOCAL AUTHORITIES CLAUSE

"The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or local authority provided that

1. The amount recoverable under this extension shall not include:
 - a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws.
 - i) in respect of destruction or damage occurring prior to the granting of this extension.
 - ii) in respect of destruction or damage not insured by the policy.
 - iii) under which notice has been served upon the insured prior to the happening of the destruction or damage.
 - iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged.
 - b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-laws 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 property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.

Regulations or Bye-laws

2. The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the insurer under this extension not being thereby increased.
3. the liability of the insurer under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then the liability of the insurers under this extension (in respect of any such item) shall be reduced in like proportion.
4. The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.
5. All the conditions of the policy except in so far as they may be hereby expressly varied shall apply if they had been incorporated herein.
- 6) No additional premium shall be charged for inclusion of this clause in this policy.

ESCALATION CLAUSE

"In consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the first or the annual premium as appropriate on the under noted item(s) the Sum(s) Insured thereby shall, during period of insurance, be increased each by an amount representing 1/365th of the specified percentage increase per annum.

n Number Specified percentage increase per annum.

Unless specifically agreed to the contrary the provisions of this clause shall only apply to the sums insured in force at the commencement of each period of insurance. At each renewal date the insured shall notify the insurers:

- (i) the sums to be insured under each item above, but in the absence of such instructions the Sums Insured by the above items shall be those stated on the policy (as amended by any endorsement effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this Clause during the period of insurance up to that renewal date, and
- (ii) the specified percentage increase(s) required for the forthcoming period of insurance, but in the absence of instructions to the contrary prior to renewal date the existing percentage increase shall apply for the period of insurance from renewal. All the conditions of the policy in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein".

ARCHITECTS, SURVEYORS AND CONSULTING ENGINEER'S FEES (upto 3% of the claim amount)

"It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this policy is covered upto 3% of the adjusted loss, but it is understood that this does not include any costs in connection with the preparation of the insured's claim of estimate of loss in the event of damage by insured perils".

H) REMOVAL OF DEBRIS CLAUSE upto 1% of the claim amount)

"It is hereby declared and agreed that the expenses incurred upto 1% of the claim amount is included in the sum insured on

- (a) Removal of debris from the premises of the insured;
- (b) Dismantling or demolishing
- (c) shoring up or propping

Note : (b) & (c) above should be deleted when neither Building nor Machinery are covered.

I) JURISDICTION CLAUSE

In the event of claim arising in respect of the property hereby insured the same shall be settled and paid in the city in which policy is issued and the entire cause of action shall also be deemed to arise in the city in which policy is issued and further that all legal proceedings in respect of any such claims shall be instituted in the city in which policy is issued.

K) VOLUNTARY DEDUCTIBLE CLAUSE

"It is hereby declared and agreed that the insured having opted a voluntary deductible Rs.....out of net amount of each and every admissible claim under the fire policy(ies) covering the said premises, the company has allowed a discount of-% on the final premium for the policies and Add on covers, it is further agreed that the above voluntary deductible opted shall be in addition to compulsory exclusion stipulated under "General exclusions" attached to the policy(ies) and or "or add-on covers".

Terrorism Damage Exclusion Warranty :

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regard less of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured in the event of any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

WARRANTIES**1. Class of constructions**

Warranted that the buildings are not of Kutcha construction consisting of walls and or roots of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/canvas/tarpaulin and the like.

2. FEA Warranty

Warranted that Fire Extinguishing Appliances in respect of which discount is given shall conform to the Tariff Advisory Committee.

3. Plinth and Foundation

It is hereby declared and agreed that plinths, foundations and ground pavements are excluded from the scope of the insurance except where covered specifically.

4. Stocks lying adjacent in open Warranted that policy covers stocks lying in open adjacent to the insured premises.**5. Stocks stored in shops**

Warranted that storage of the following materials should not exceed 5% of the total stock.

- | | |
|---|-----------------------------|
| 1. Celluloid Goods | 2. Coir Loose |
| 3. Crackers & Fire works | 4. Explosives of any kind |
| 5. Hay / Straw | 6. Hemp |
| 7. Jute loose | 8. Matches |
| 9. Methylated spirit | 10. Nitro Cellulose Plastic |
| 11. Oils/Ether/Industrial solvents and other flammable liquids flashing at and below 32°C (closed cup test) other than in sealed tins or drums. | |
| 12. Paints with inflammable base having flash point below 32°C (closed cup test) other than in sealed tins or drums | |
| 13. Varnishes having a flash point below 32°C (closed cup test) other than in sealed tins or drums. | |
| 14. Disinfectant liquids and liquid insecticides - other than in sealed tins or drums. | |
| 15. Vegetable fibres of any kind including Rayon Fibre. | |

6. Silent Risks.

Warranted that no manufacturing/storage activity is carried out in the insured premises for a consecutive period of 30 days or more.

7. Godowns and Warehouses

- (a) Warranted that the presence of Hazardous goods of a higher category does not exceed 5% of the total value of the stocks.
- (b) Non-Hazardous good storage - Warranted that goods of Category I, II and III Coir waste, Coir Fibre, Caddies are not stored therein.
- (c) Category I goods storage - Warranted that goods of Category I, II and III Coir waste, Coir Fibre, Caddies are not stored therein.
- (d) Category II goods storage - Warranted that goods of Category III Coir waste, Coir Fibre, Caddies are not stored therein.
- (e) Category III goods storage - Warranted that Coir waste, Coir Fibre, Caddies are not stored therein.

Description, of goods falling under Category I, II and III Category.

Category I

Solids which are moderately or slightly combustible, Flammable liquids having flash point above 65°C, inert and non-combustible gases, Highly toxic materials, Waste of non-hazardous materials.

Category II

Pyrotechnic materials, Flammable liquids having flash point between 32°C and 65°C, Moderate Oxidising Agents, and Oxygen, Materials which evolve Combustible gases in contact with water, waste of Category I materials.

8. Chemical Manufacturing

Warranted that no materials having flash point below 32°C are used / stored in the premises.

9. Cigarette Filter Manufacturing

Warranted that no solvents having flash point below 32°C are used in the premises.

10. Cinematograph Laboratory : Warranted that no film processing is carried out in the premises.**11. Detergent Manufacturing:** Warranted that no sulphonation process is carried out in the premises.**12. Man made fibre / yarn:** Warranted that no manufacturing process using cellulose is carried out in the premises.**13. Metalising Works :** Warranted that metalising operations involving other than metals are not done in the premises.**14. Paint Factories**

(a) Warranted that other than water based paint manufacturing is not carried out in the premises.

(b) Warranted that Nitro-Cellulose based paint manufacturing is not carried out in the premises.

15. Plastic goods manufacturing : Warranted that foamed plastics are not manufactured in the premises.**16. Pulverising plants :** Warranted that pulverising of metals and non-hazardous goods are only carried out in the premises.**17. Rope Works :** Warranted that rope works using plastic is prohibited in the premises.**18. Tiny Sector Industries**

Warranted that value at risk shall not exceed Rs.10lacs towards building, machinery and stock and other contents belonging to the insured.

19. Engineering Workshop

Warranted that the workshop is not used for activities other than structural steel fabrication, sheet metal fabrication, hot / cold rolling, pipe extruding, stamping, pressing, forging mills, metal smelting, foundry, galvanising works, metal extraction/ore processing (other than Aluminium, Copper, Zinc).

20. Granite Factories

Warranted that no inflammable solvents are used in the premises.

21. Rubber Goods Manufacturing

Warranted that no spreading is carried out in the premises.

NATIONAL INSURANCE CO. LTD.
DIVISIONAL OFFICE
SREEJI COMPLEX, 1 FLOOR
BEDFORD CIRCLE
COONOR - 643 101.



EMPLOYEES COMPENSATION INSURANCE

POLICY

WHEREAS the Insured by a Proposal which shall be the basis of this Contract and deemed to be incorporated herein, has applied to National Insurance Company Limited (hereinafter called 'the Company') for the insurance hereinafter contained for the Business described in the Schedule and has paid or agreed to pay the premium stated in the Schedule as consideration for such insurance;

NOW THIS POLICY WITNESSETH, subject to the terms exceptions and conditions contained herein or endorsed hereon, that if at any time during the Period of Insurance any Employee or Employees of the Insured shall sustain Injury by accident arising out of and in the course of his employment in the Business, for which the Insured is liable to pay compensation under any Law(s) specified in the Schedule, then the Company shall indemnify the Insured upto the Limit of Indemnity against all sums for which the Insured shall be so liable, including costs and expenses for defending any such claim incurred with the Company's consent.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor, this Policy shall remain in force but the liability of the Company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

DEFINITIONS

This Policy, the Schedule and any Clauses thereon shall be considered one document and any word or expression to which a specific meaning has been attached in Definitions bears that specific meaning wherever it appears in this Policy in bold typeface.

Business means the Business of the Insured as specified in the Schedule in respect of which this Policy is issued.

Injury means physical bodily injury including death resulting from such injury arising out of an accident but does not include any mental sickness, disease, Occupational Disease, unless caused by such physical bodily injury.

Insured means the person or organization specified in the Policy Schedule but does not include their Contractors or Sub Contractors.





पॉलिसी अनुसूची/Policy Schedule- Employees Compensation Insurance

पॉलिसी नंबर/Policy Number: 650600412310000011	व्यावसायिक स्रोत/Business Source: 910244
नवीकृत कार्यालय/Issuing Office कार्यालय कोड/Office Code: 650600 कार्यालय पता /Office Address: COONOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101.	वित्त स्रोत विवरण/Sales Channel Details: वित्त चैनल कोड /Sales Channel Code: 91024400000001 नाम/Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह प्रसारक कोड / Co Broker Code:
राज्य कोड/State Code: 33, Tamil Nadu जीएसटीआईआन/GSTIN: 33AACN9987E12A संपर्क संख्या/Contact Number: 423 2230841 ई-मेल/E-Mail: 650600@nic.co.in मोबाइल नंबर/Mobile Number:	कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330 ईमेल/Email: customer.support@nic.co.in

नेशनल इन्श्योरेंस
National Insurance
Trusted Since 1906

Consolidated Stamp Duty Paid
as per Tamilnadu Govt.G.O.(R.)
No.125 Dt:08-04-2022 Paid by
NIC, Coimbatore (R.O.)

ग्राहक का नाम /Customer Name: THE LAWRENCE SCHOOL	ग्राहक आईडी /Customer ID: 9701960754	पैन /PAN: AAATT7553R
पता/ Address: LOVEDALE LOVEDALE POST THE NILGIRIS., शहर/City: UTHAGAMANDALAM, जिला/District: NILGIRIS, राज्य/State: TAMIL NADU, पिन/PIN: 643003. सेल/Cell: 9486455501	आधार /AADHAR: फोन /Phone: 9486455501 ई-मेल /E-Mail: am@thelawrenceschool.org	

पॉलिसी: 14/03/2024 के 00:00 से 13/03/2025 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 14/03/2024 to midnight of 13/03/2025

प्रीमियम/ Premium	₹ 7,924.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	नहीं /NA
Less: Digital Discount	₹ 0.00		
Total Premium	₹ 7,924.00		
सीजीएसटी/CGST	₹ 713.00		
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 713.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800230418415188 Rehe/Dt. 31/01/2024
आईजीएसटी/IGST	₹ 0.00		
घटाना: जीएसटी - टीडीएस / Less: GST - TDS	₹ 0.00		
वसूली योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	650600812310001586 Rehe/Dt. 14/03/2024
कुल रकम /Total Amount	₹ 9,353.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	6506004122100000149 Rehe/Dt. 13/03/2024

(रुपय/Rupees Nine Thousand Three Hundred Fifty Three केवल/Only.)

*सरकारी सस्ती Government
Subsidy: ₹ 0.00

Joint Policyholder Name: NA

Joint Policyholder Address: NA

Laws: The Policy covers Liability of the Insured under the following Law(s) shown as covered, subject to claim being otherwise admissible as per terms, conditions and exclusions of the Policy and subject to Limit of Indemnity as stipulated against each Law.

SL.No	Law	Limit of Indemnity	Coverage
1	Employee Compensation Act, 1923 and Subsequent amendments thereof prior to the date of issue of this Policy	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured.	Yes

SL.No	Industry Type	Description of Work Done by Employees	Number of Employees	Declared Wages/ Contract Value	Place of Employment	Contractors Name, Contractors Address
1	Industry Type: Carpenters, Joiners contractors Sub Industry Type: All Other Employees	contractors for various works related to the maintenance and upkeep of the premises	50	Declared Wages: 0 Contract Value: 10800000	THE LAWRENCE SCHOOL, LOVEDALE	Contractors Name: AS PER TENDER RELEASED BY THE INSURED Contractors Address: AS PER TENDER

नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited

CIN : U10200WB1906GOI001713

IRDA Regn. No. 53

पंजीकृत एवं प्रमाणित कार्यालय : प्रिंसिपल सं. 18-0374, प्लॉट सं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156

Registered & Head Office: Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156

P.No : 033-2331712-08 P.No : 033-2331712

E-mail : www.nationalinsurance.co.in

पृष्ठ सं. Page no: 1

For any information please contact the Policy Issuing Office or visit our website at www.nationalinsurance.co.in /nationalinsurance.nic.co.in/

पॉलिसी अनुसूची/Policy Schedule- Employees Compensation Insurance	
पॉलिसी नंबर/Policy Number: 650600412310000011	व्यवसाय स्रोत/Business Source: 910244
नवीकृत कार्यालय/Issuing Office कार्यालय कोड/Office Code: 650600 कार्यालय पता /Office Address: COONOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu सीएसडीआई/CSDIIN: 33MAACN9967E1ZA संपर्क संख्या/Contact Number: 423 2230841 ई-मेल/Email: 650600@nic.co.in मोबाइल नंबर/Mobile Number:	विक्रय चैनल विवरण/Sales Channel Details: विक्रय चैनल कोड /Sales Channel Code: 910244000000001 नाम/Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code: कस्टमर केयर टोल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0339 ईमेल/Email: customer.support@nic.co.in



समापन शर्तें, पुष्टिकरण एवं वारंटी / Clauses, Endorsements and Warranties Applicable: Average Clause, Insureds liability for Contractors /Sub contractors Employees (W.C. Endorsement 179 (Erstwhile Tariff).

- टिप्पणी/ Remarks: 1. The minimum monthly wages for the employees to be covered is Rs.15,000/- as per HO circular 34/2019-2020 dt.07/01/2020.
- Medical extension is not opted and hence not covered under this policy.
 - Only contract employees are covered.
 - Occupational diseases are not covered under this policy.
 - All underwriting guidelines, terms, conditions warranties, exclusions as per employees compensation insurance policy cover shall apply.
 - maintenance of proper records of attendance of the workers.
 - all the workers are to be covered without any left-out members.
 - if at anytime, the actual number of workers exceeds the number covered by the Policy, the approval and coverage shall not operate and no claim shall be payable.
 - Communicable disease excluded under this policy.
 - Warranted that the employees are properly trained and have adequate safety and security.

जिसकी गवाही में दिन/ माह /वर्ष को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिभुक्त किया जा रहा है उसके द्वारा निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पुष्टिकरण और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह पत्रिका सब पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ रखे बिना चढ़े जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रेषित चेक की जवाबदारी के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त नहीं जाएगी। **WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 20/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

अभिलेख/विवाद निपटारे के अधिकारी का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai- 600 018.
Tel: 044 - 24333668 / 24335284
Email: bimalekpal.chennai@cioirs.co.in

सोच रखी
Stamp
Duty:
(₹ 4.00)

कुले नेशनल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National
Insurance Company Limited
अधिकृत हस्ताक्षर/Authorized Signatory

टैक्स इनवॉयस/TAX INVOICE



Invoice Serial No: 30539W3PE000011

Supplier Details of Supplier:

वेबसाइट: www.nationalinsurance.co.in
 COOONOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101
 राज्य/State: 33, Tamil Nadu
 जीएसटीआईएन नंबर/GSTIN No: 33AAVCN9967E1ZA

Details of Receiver: THE LAWRENCE SCHOOL

पता/Address: LOVEDALE POST
 THE NIGIRIS,
 UTHAGAMANDALAM,
 जिला/District: NILGIRIS,
 राज्य/State: TAMIL NADU,
 पिन/PIN: 643003.

सप्लायर का स्थान/Place Of Supply State: Tamil Nadu
 राज्य कोड/State Code: 33
 जीएसटीआईएन नंबर/GSTIN No: 33AAATT7553R1Z5

सीएस कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Discount	टैक्स योग्य मूल्य/Taxable Value(₹)	सीजीएसटी की दर/CGST		एसजीएसटी/यूटीजीएसटी/SGST/UTGST		अवरोध/एचटी/IGST		Kerala Flood Cess
					दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	
997130	Other non-life insurance services (excluding reinsurance services)	7,924	0%	7,924	9%	713	9%	713	0%	0	0
TOTAL		7,924		7,924		713		713		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (in figures): ₹ 9,353

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (in words): नव हजार रुपये Nine Thousand Three Hundred Fifty Three केवल/Only.

विषय काबल के अर्थों टैक्स की रशि/ Amount of Tax Subject to Reverse Charge : No

E.&O.E

कुले नेशनल इन्श्योरेंस कंपनी लिमिटेड
 For and on behalf of National Insurance Company Limited

[Signature]
 अधिकृत हस्ताक्षर/Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
 National Insurance Company Limited
 CIN : U10200WB1906GC001713

रजिस्ट्रार/Registrar: IRDA/Regn.No.53/03/2024 अर्थी ID: 46904

पंजीकृत एवं प्रमुख कार्यालय : इनिशस सं. 18-0374, प्लॉट सं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156
 Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156
 P.No : 033-22831705-06 Fax : 033-22831712
 email : webata.administrator@nic.co.in

पृष्ठ नं./Page no: 3

For any information please contact the Policy Issuing Office or visit our website at <https://nationalinsurance.nic.co.in/>



THE NATIONAL ARCHIVES



2014-2015

- d) For interest and/or penalty imposed on the Insured under any law or otherwise.
- e) Under any Law for medical expenses in connection with treatment of any Injury sustained by an Employee
- f) For persons employed in the Business under a Contractor or Sub-Contractor of the Insured unless specifically covered in the Schedule
- g) For Injury sustained by person whilst in the employ of the Insured otherwise than in the Business and/or who has is not declared for insurance under this Policy.
- h) Assumed by agreement which would not have attached in the absence of such agreement
- i) For any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
- j) For any accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs.
- k) For any incapacity or death of an Employee resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental Injury.

CONDITIONS

1. **The Contract:** This Policy and the Schedule shall be read together as one contract and any word defined herein and shown in bold shall bear such specific meaning wherever it may appear in the Policy or the Schedule.
2. **Due Observance:** The due observance and fulfilment of the terms, conditions and endorsements of this Policy so far as they relate to anything to be done or not to be done by the Insured shall be condition precedent to any liability of the Company to make any payment under this Policy.
3. **Mis-representation/Non-Disclosure:** This Policy shall be void in the event of any mis-representation or non-disclosure in the Proposal and the Insured is deemed to warrant the truth and accuracy of the statements and answers in the Proposal which form the basis of this Policy.
4. **Written Communication:** Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.



5. **Safeguards:** The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations, manufacturer's recommendations and other safety regulations in conduct of the Business.
6. **Claim Intimation:** In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible, and in any case within a period of thirty days of such occurrence, give notice thereof to the Company in writing with full particulars. Every letter claim writ summons and process shall be notified to the Company immediately on receipt. Notice shall also be given to the Company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal enquiry in connection with any such occurrence as aforesaid.
7. **Company's Rights After Loss:** No admission offer promise or payment shall be made by or on behalf of the Insured without the consent of the Company which shall be entitled, without being obliged to do so, if it so desires to take over and conduct in his name the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
8. **Declaration of Employees and Wages:** It is clearly agreed and Understood that the Insured shall be bound at all times to declare all Employees and Wages payable in respect of such Employees on the basis of which the Premium for this Policy is calculated.

In case of increase in Employees or Wages subsequent to insurance, Insured shall keep the Company intimated and obtain Endorsement by payment of necessary additional premium.

The Insured shall as and when require by the Company permit inspection of its records to verify the Wages and Employees and shall also provide duly authenticated copies thereof if so required the Company.

9. **Average:** Notwithstanding anything contained hereinabove,
 - (i) a) If the number of Employees (whether on duty or otherwise) employed by the Insured on the date of accident is higher than the number covered under this Policy, the Company shall indemnify Insured's liability arising out of such accident, only in such proportion that the number of Employees covered bears to the Employees found employed on the date of accident.
 - b) If the amount of Wages declared for this insurance for all Employees is less than the actual Wages paid until date of accident, the Company shall be liable to indemnify on any claim only in proportion that the Wages declared bears to the Wages paid. For the



purpose of this clause, the Wages declared shall be calculated proportionately for the period from commencement of Policy until date of accident for comparison with the actual wages paid during such period to determine applicability of this clause.

c) If the liability of the Insured for any claim by an Employee is determined on the basis of Wages higher than covered under this Policy, the Company shall be liable to indemnify only in proportion that the Wages covered under the Policy for the Employee/Employees bears to the Wages on the basis of which Insured is held liable. For the purpose of this clause, the Wages covered in respect of any Employee shall be deemed to be the average wage per Employee in the category under which the Employee falls as specified in the Schedule, unless actual Wages paid at the time of accident is substantiated by submission of documentary evidence to the Company.

- (ii) If more than one of the above clauses is found applicable in respect of a claim, only such clause under which the liability of the Company is least shall be applied.
- 10. **Maintenance of record of Employees/Wages:** The Insured undertakes to maintain an accurate record of the Employees and Wages in respect of the Business throughout the Period of Insurance, in compliance with all statutory requirements or otherwise, and allow the Company to inspect such records during or upon expiry of this Policy.
- 11. **Contribution :** If at the time of the happening of an accident covered by this Policy there shall be any other insurance covering the same risk in respect of the Employee whether or not effected by the Insured, then the Company shall not be liable to contribute more than its rateable proportion of the amount that would otherwise be payable under this Policy.
- 12. **Cancellation:** The Company or the Insured may cancel this Policy by sending at least 15 days written notice to the other party at his last known address and in such event the premium shall be adjusted in accordance with Condition 8 above.
- 13. **Forfeiture:** If the Insured shall make any claim or connive in the making of any claim, knowing the claim to be false or fraudulent, the Policy shall become void and all claims will stand forfeited.
- 14. **Arbitration:**
 - a) If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) in respect of any claim, such difference shall independently of all other question 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 to a panel of three arbitrators to be appointed in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The arbitration shall be governed by Indian law. The venue of arbitration shall be within India.



- b) It is clearly agreed and understood that no reference to arbitration can be made if the Company has either not admitted or has disputed liability in respect of any claim under or in respect of this Policy.
 - c) In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.
 - d) It is further expressly agreed and declared that if the Company shall disclaim liability in respect of any claim and is not within 12 calendar months from the date of such disclaimer be made the subject matter of a suit or proceeding before a Court of law or any other forum, it shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
15. Law and Jurisdiction: It is hereby declared and agreed that this contract of insurance and all claims thereunder shall be governed by Indian Law and any legal proceeding in respect thereof shall be raised a competent court of India. All claims shall be paid in Indian Rupees only.

For National Insurance Company Limited

- 1. Address of the Offices of the Insurance Ombudsman
- 2. Addresses of the Customers' Grievance Cell in HO



(Registered Office

Insurance CO. Ltd.,

ELECTRONIC EQUIPMENT INSURANCE POLICY -

WHEREAS the Insured named in the Schedule hereto has made to _____ 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 fulfilment 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

पॉलिसी अनुसूची/ Policy Schedule-Electronic Equipment Insurance	
पॉलिसी संख्या / Policy Number: 650600442310000009	व्यावसायिक स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONDOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu जीएसटीएन/GSTIN: 33AAACN9967E12A संकेत संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संकेत संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code: Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



Consolidated Stamp Duty Paid
as per Tamilnadu Govt.G.O.(Rt.)
No.125 Dt:08-04-2022 Paid by
NIC, Coimbatore (R.O.)

ग्राहक का नाम/Customer Name: THE LAWRENCE SCHOOL	ग्राहक आईडी/ Customer ID: 9701960754	पैन/ PAN: AAATT7553R
पता/ Address: LOVEDALE LOVEDALE POST THE NILGIRIS, शहर/City: UTHAGAMANDALAM, जिला/District: NILGIRIS, राज्य/State: TAMIL NADU, पिन/ PIN: 643003. सेल/Cell: 9486455501	फोन/ Phone: 9486455501	ई-मेल/ E-Mail: am@thelawrenceschool.org

पॉलिसी प्रभावी समय घंटे की Policy Effective from 00:00 hours, on 14/03/2024 की मध्य रात्रि तक प्रभावी/ to midnight of 13/03/2025 .			
प्रीमियम /Premium	₹ 210.00	कवर नोट संख्या तथा तिथि/ Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 19.00	प्रस्ताव संख्या और तिथि /Proposal Number and Date	8800230405363140 श्रेणी/Dt. 14/03/2024
एसजीएसटी/पूरीजीएसटी SGST/UTGST	₹ 19.00		
आईजीएसटी/GST	₹ 0.00		
अधिक/सीएसटी / Less:GST TDS	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	650600812310001586 रसीद/Dt. 14/03/2024
वसुली योग्य स्टाम्प शुल्क / Recoverable Stamp Duty	₹ 0.00	पिछली पॉलिसी संख्या तथा समाप्ति तिथि/ Previous Policy Number and Expiry Date	650600442210000014 and Dt.13/03/2024
कुल / Total	₹ 248.00		

(रुपए /Rupees Two Hundred Forty Eight केवल/Only.)

Location Address: The lawrence school, lovesale post, The Nilgiris, Uthagamandalam, Nilgiris, Tamil Nadu, 643003.

SL. No	Coverage	Coverage Description	Sum Insured
1	Section I Basic Cover	Electronic Equipments of the Lawrence school-as per schedule attached	₹ 4,19,237.00
	Excess: Compulsory Excess: ₹ 2,500.00, 5% of the claim amount subject to min of 2500.		
	Additional Information: NA		

Clauses	As per Annexure I
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Standard Excess	
Equipment's	<p>a) For equipment's with values upto Rs.1 lakh</p> <p>i) Equipment's (other than Winchester Drive/ Hard Disk drive) - 5 % of the claim amount subject to a minimum of Rs.1,000/-</p> <p>ii) Winchester Drive/ Hard Disk drive - 10 % of the claim amount subject to minimum of Rs. 2,500/-</p> <p>iii) Personal Computer - 5 % of the claim amount subject to a minimum of Rs.2,500/-</p> <p>b) For equipment's with values more than Rs.1 lakh</p> <p>i) Equipment's (other than Winchester Drive/ Hard Disk drive) - 5 % of the claim amount subject to a minimum of Rs. 2,500/-</p> <p>ii) Winchester Drive/ Hard Disk drive - 25 % of the claim amount subject to minimum of Rs. 10,000/-</p>
External Data Media	a) For equipment's with values upto Rs.1 lakh -

नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited

CIN : U10200WB1906GOI001713

IRDA Reg. No. 68

पंजीकरण प्रदान करणारा : डिपेंडेंस सी. 18-0374, प्लॉट नं. सी.बी.डी-81, न्यू टाउन, कोलकाता 700 156

Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156

P No : 033-22831712-18 Fax : 033-22831712

E-mail : www.nic.co.in

पृष्ठ सं. Page no: 1

For any information please contact the Policy Issuing Office or visit our website at <http://nationalinsurance.nic.co.in/>



पॉलिसी अनुसूची/ Policy Schedule-Electronic Equipment Insurance	
पॉलिसी संख्या / Policy Number: 650600442310000009	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONDOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu डीएनआई/INSIN: 33AAACN9967E12A संपर्क संख्या/Contact Number: 423 2230941 ईमेल: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ <u>Sales Channel Details</u> कोड/ Code: 910244000000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 को-ब्रोकर्स कोड / Co Broker Code: Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



	3% of the claim amount subject to a minimum of Rs.1,000/-
	b) For equipment's with values more than Rs.1 lakh- 5 % of the claim amount subject to a minimum of Rs.2,500/-
VGAT	Excess for ADS perils: 10% of claim amount subject to a minimum of Rs.10,000/- Excess for other losses: As applicable for other equipment's.

For increased cost of working time excess, pls refer erstwhile EEI tariff.

NOTE: If any other deductible is imposed/mentioned elsewhere in this policy, then that deductible shall supersede the deductible mentioned above.
Terrorism excess (if opted) shall be as per GIC Terrorism Pool.

वित्तकी गवाही में दिन/ मही / वर्ष को उत्प्रेक्ष्य प्रतिवर्षित कार्यालय पते पर अधोहस्ताक्षरी को विहित अधिकृत किया जा रहा है उसके द्वारा निर्धारित किए जाएं यह अनुसूची, संलग्न पॉलिसी, क्लॉज, एंडोर्समेंट और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए गया कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विहित अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करने वाले जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी। **AM**
WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 20/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

अभिनेता/अभिनेत्री अभिलेखन का विवरण/Ombudsman Details: Office of the Insurance
 Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,
 Chennai- 600 018.
 Tel.: 044 - 24333668 / 24335284
 Email: bimalokpal.chennai@cioins.co.in

रकम कुटी
 Stamp
 Duty:
 (₹ 1.00)

कुने नेशनल इन्सुरेंस कंपनी लिमिटेड/
 For and on behalf of National
 Insurance Company Limited
 अधिकृत हस्ताक्षर/ Authorized Signatory

इन्वॉयस नं./Invoice Serial No: 30539E3PE0000009

सप्लायर का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
COOONOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101
राज्य/State : 33, Tamil Nadu
जीएसटीआईएन नंबर/GSTIN No : 33AAACN9567E1ZA

ग्राहक का विवरण/Details Of Receiver : THE LAWRENCE SCHOOL

पता/Address : LOVEDALE
LOVEDALE POST
THE NIGIRIS,
शहर/City : UTHAGAMANDALAM,
ज़िला/District: NILGIRIS,
राज्य/State: TAMIL NADU,
पिन कोड/PIN: 643003.

सप्लायर का स्थान/Place Of

Supply State : Tamil Nadu

राज्य कोड/State Code : 33

जीएसटीआईएन नंबर/GSTIN No : 33AAATT7553R1Z5

सीक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Disco unit	टैक्स योग्य मूल्य/Taxable Value(₹)	सीक्रेटरी की दर/CGST		एससीएसटी/यूटीएसटी/SGST/UTGST		आईटीएसटी/IGST		Kerala Flood Cess
					दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	
997139	Other non-life insurance services (excluding reinsurance services)	210	0%	210	9%	19	9%	19	0%	0	0
TOTAL		210		210		19		19		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) : ₹ 248

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रुपाय/ Rupees Two Hundred Forty Eight केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की रशि/ Amount of Tax Subject to Reverse Charge : No

E.&.O.E

कुले नेशनल इन्श्योरेंस कंपनी लिमिटेड/

For and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षर/Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited

CIN : U10209WB1906GOI001713

IRDA Regn. No 58

पंजीकृत एवं प्रकृत कार्यालय : डिपेंस सं. 18-0374, प्लॉट सं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156

Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156

P No : 033-22831705-08 Fax : 033-22831712

Email : website.administrator@nic.co.in

पृष्ठ नं./Page no: 3

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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 calculated at the 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, 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, Medical, Biomedical, Micro- processors; Audio/Visual 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) up to 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 EXCLUSION 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 enamelled 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) i.e. low, average or high capacity -- will be reimbursed.

If the sum insured is less than the amount required to be insured as per Provision - I 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 I 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 EXCLUSIONS 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 Basis 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 I 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 or 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.





BURGLARY & HOUSEBREAKING 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 National Insurance Company Limited (hereinafter called the "Company") for the insurance hereafter 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 thereat 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 in concerned on 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 of 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 of 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 thereof belonging to the Insured unless such key has been obtained by assault or violence or any threat .

This policy shall cease to attach

- (vii) (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights.
- (b) If the Insured shall cause or suffer any material alteration to be made in the premises or any thing 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

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.

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

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.

DUTY OF DISCLOSURE: This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.

REASONABLE CARE: The Insured shall take all reasonable steps to safeguard the property Insured against accident, loss or damage.

पॉलिसी अनुसूची/ Policy Schedule-Burglary Insurance	
पॉलिसी संख्या / Policy Number: 650600592310000060	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONNOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101, राज्य कोड/State Code: 33, Tamil Nadu जीएसटीएन/GSTIN: 33AACN9967E12A बैंक संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD बैंक संख्या/Contact Number: 9495217326 सह दलाल कोड / Co Broker Code:
Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in	



Consolidated Stamp Duty Paid
 as per Tamilnadu Govt.G.O.(Rt.)
 No.125 Dt:08-04-2022 Paid by
 NIC, Coimbatore (R.O.)

ग्राहक का नाम/Customer Name: THE LAWRENCE SCHOOL	ग्राहक आईडी/ Customer ID: 9701960754	पैन/ PAN: AAATT7553R
पता/ Address: LOVEDALE LOVEDALE POST THE NILGIRIS, नगर/ City: UTHAGAMANDALAM, जिला/District: NILGIRIS, राज्य/State: TAMIL NADU, पिन/ PIN: 643003. सेवा/Cell: 9486455501	फोन/ Phone: 9486455501	ई-मेल/ E-Mail: am@thelawrenceschool.org

पॉलिसी प्रभावी समय घंटे को Policy Effective from 00:00 hours, on 14/03/2024 की रात तक प्रभावी/ to midnight of 13/03/2025 .			
प्रीमियम /Premium	₹ 3,000.00	कवर नोट संख्या तथा तिथि/ Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 270.00	प्रस्ताव संख्या और तिथि /Proposal Number and Date	8800230318263975 दिनांक/Dt. 15/03/2024
एसजीएसटी/यूटीजीएसटी SGST/UTGST	₹ 270.00		
आईजीएसटी/GST	₹ 0.00		
कम:सीजीएसटी टीडीएस / Less:GST TDS	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	650800812310001586 दिनांक/Dt. 14/03/2024
वसूलनी योग्य स्टाम्प शुल्क / Recoverable Stamp Duty	₹ 0.00		
कुल / Total	₹ 3,540.00	पिछली पॉलिसी संख्या तथा समाप्ति तिथि/ Previous Policy Number and Expiry Date	650600592210000073 and Dt.13/03/2024
(रुपये /Rupees Three Thousand Five Hundred Forty केवल/Only.)			

Location Address: The lawrence school, Lovedale, CoTy, The Nilgiris, Tamil nadu, Uthagamandalam, Nilgiris, Tamil Nadu. 643003.

SL. No	Coverage	Coverage Description	Sum Insured
1	Basic Cover	BURGLARY COVER ON FIRST LOSS POLICY LIMIT OF 30%	₹ 7,50,00,000.00
	Excess: AS PER BURGLARY POLICY.		
	Additional Information: Stock of office stationery, Equipments and related items AND Kitchen Equipments, Lab Equipments and Library books, Magazines AND Furniture and Fixtures		
Clauses		As per Annexure I	

टिप्पणी/ Remarks: SUM INSURED FOR BURGLARY POLICY SL No Particulars Sum Insured (Rs) 1 Stock of office stationery, Equipments and related items =25,000,000 2 Kitchen Equipments, Lab Equipments and Library books, Magazines etc =15,000,000 3 Furniture and Fixtures =35,000,000
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नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited
 CIN : U10200WB1906GOI001713
 IRDA Regd. No 58

पंजीकृत एवं प्रमाणित कार्यालय : डिग्री रो. 18-0374, प्लॉट नं. सी.बी.डी-81, न्यू टाउन, कोलकाता-700 156
 Registered & Licensed Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156
 P.N. : 650600592310000060, 650600592310000060, 650600592310000060
 P.N. : 650600592310000060, 650600592310000060, 650600592310000060
 P.N. : 650600592310000060, 650600592310000060, 650600592310000060



पॉलिसी अनुसूची/ Policy Schedule-Burglary Insurance	
पॉलिसी संख्या / Policy Number: 650600592310000060	व्यावसायिक स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu जीएसटीएन/GSTIN: 33AAACN9667E12A ईमेल संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या/Mobile Number:	बिक्री चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code:
Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in	



TOTAL 75,000,000
1. NIL claims for last 3 years 2. Warranted that the premises is guarded by watchmen 24*7, working CCTVs throughout the entire policy period. 3. Compliance of all the underwriting guidelines as per Standard Burglary policy. 4. All other terms, conditions, warranties, exclusions and excess as per Standard Burglary Insurance cover. 5. Stocks inventory registers to be maintained. 6. RSMD, Larceny, Pilferage, shoplifting and inventory loss are not covered in this policy. 7. All the covered items should be kept inside the safe in the strong room after business hours and the items which were not kept inside the safe will not be covered. 8. It is to be warranted that the covered Premise/location is equipped with fully functional CCTVs and Burglar alarms and 24Hrs Security Guards. CCTVs and Burglar Alarms to be functional 24*7 and maintained at all times throughout the Policy Period. 9. Key of the premises and safe should not be left on the premises out of business hours. 10. General Excess > 10% of claim amount subject to minimum of Rs.10,000/- for EEL 11. Theft Excess > 10% of claim amount subject to minimum of Rs 1,00,000/- for EEL 12. The Policy will exclude claims arising out of/ due to Covid-19/Communicable diseases and other claims arising out of violation of any provision of NDMA/Epidemic Act.

जिसकी सहाई में दिनांक नवंबर/दिसंबर के उपरोक्त उल्लिखित कार्यालय को एक अयोग्यतापूर्ण को विधिवत अधिकृत किया जा रहा है उसके हवा निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, शर्त, पूंजीकरण और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शर्त या अभिव्यक्ति जिसके लिए वह विनिर्दिष्ट अर्थ पॉलिसी या अनुसूची के शिलो भी जिसमें नें संलग्न किया गया हो, एक ही अर्थ बताने योग्य पाए जाते हैं। उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, वह दस्तावेज स्वतः अरंभ से ही निरस्त नहीं जायगी। **IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 20/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INTIO'**

इम्पेचमेंट/ऑम्बुड्समैन के विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai- 600 018.
Tel.: 044 - 24333668 / 24335284
Email: bimalokpal.chennai@cioins.co.in

रक्षक का
Stamp
Duty:
(₹ 1.00)

कुल नेशनल इन्सुरेंस कंपनी लिमिटेड
For and on behalf of National Insurance Company Limited
अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory



इन्वॉयस नं./Invoice Serial No: 3053903PE0000060

सप्लायर का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
 COONDOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101
 राज्य/State : 33, Tamil Nadu
 जीएसटीआईएन नंबर/GSTIN No : 33AAACN9967E1ZA

रसीदकर्ता का विवरण/Details Of Receiver: THE LAWRENCE SCHOOL

पता/Address : LOVEDALE
 LOVEDALE POST
 THE NILGIRIS,
 शहर/City : UTHAGAMANDALAM,
 जिला/District : NILGIRIS,
 राज्य/State : TAMIL NADU,
 पिन/PIN : 643003.

सप्लाय का स्थान/Place Of Supply : Tamil Nadu
 राज्य कोड/State Code : 33
 जीएसटीआईएन नंबर/GSTIN No : 33AAATT7553R1Z5

सीक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Disco unit	टैक्स योग्य/मूल्य/Taxable Value(₹)	सीजीएसटी की रशि/CGST		एसटीएसटी/एसटीएसटी/SGST/UTGST		आईजीएसटी/IGST		Kerala Flood Cess रशि/Amount(₹)
					दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	दर/Rate	रशि/Amount(₹)	
997139	Other non-life insurance services (excluding reinsurance services)	3,000	0%	3,000	9%	270	9%	270	0%	0	0
TOTAL		3,000		3,000		270		270		0	0

कुल इनवॉयस मूल्य (अंकों में) /Total Invoice Value (In figures) : ₹ 3,540

कुल इनवॉयस मूल्य (शब्दों में) /Total Invoice Value (In words) : मूल्य/Rupees Three Thousand Five Hundred Forty केवल/Only.

टैक्स चार्ज के अधीन टैक्स की रशि/ Amount of Tax Subject to Reverse Charge : No

E.&O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/
 For and on behalf of National Insurance Company Limited



अधिकृत हस्ताक्षर/Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
 National Insurance Company Limited

CIN : U10200WB1906GOI001713

IRDA Regn. No 58

पंजीकृत एवं प्रधान कार्यालय : डिमिरस सं. 18-0374, प्लॉट सं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156

Registered & Head Office : Premises No.18-0374, Plot No. CBD-81, New Town, Kolkata 700 156

P No : 033-22831785-08 Fax : 033-22831712

E-mail : CustomerService@nic.co.in

पृष्ठ नं./Page no: 3



4. **CLAIMS PROCEDURE:** Upon the happening of any event giving rise to 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 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 insured 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 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 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.
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 device are used by the Insured or anyone 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 this Policy, by giving 7 days notice in writing by Regd. 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.

The Insured may also give 7 days notice in writing, to the Company for the cancellation of this policy, in which case the Company shall retain the premium for the period this Policy has been in force at the Company's short period scales.

ARBITRATION AND DISCLAIMER :

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 with 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 such dispute / difference and the third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and arbitration shall be conducted under and in accordance with provisions of the Arbitration and Conciliation Act, 1996. 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.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration 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 the award by such arbitrators or umpire of the amount of the loss or damage shall be first obtained.

It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim herein under, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfillment of the terms, conditions and endorsement 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.

RENEWAL NOTICE: The Company shall not be bound to accept any renewal premium nor give notice that such is due.

NOTE :

The attached schedule and this policy shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear such meaning wherever it may appear.

NIC/46003/SURIYA/02/06-BURGLARY-15,000

पॉलिसी अनुसूची/ Policy Schedule-Public Liability - Schools	
पॉलिसी संख्या / Policy Number: 650600492310000010	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu सीएसटीएन/GSTIN: 33AAACN9967E12A संकेत संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संकेत संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code:
Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in	



Consolidated Stamp Duty Paid
as per Tamilnadu Govt.G.O.(Rt.)
No.125 Dt:08-04-2022 Paid by
NIC, Coimbatore (R.O.)

ग्रहक का नाम/Customer Name: THE LAWRENCE SCHOOL	ग्रहक आईडी/ Customer ID: 9701960754	पैन/ PAN: AAATT7553R
पता/ Address: LOVEDALE LOVEDALE POST THE NIGIRIS, नगर/ City: UTHAGAMANDALAM, जिला/ District: NILGIRIS, राज्य/ State: TAMIL NADU, पिन/ PIN: 643003. संकेत/Cell: 9486455501	फोन/ Phone: 9486455501	ई-मेल/ E-Mail: am@thelawrenceschool.org

पॉलिसी प्रभावी समय घंटे को Policy Effective from 00:00 hours, on 14/03/2024 की रात तक प्रभावी/ to midnight of 13/03/2025 .			
प्रिमियम /Premium	₹ 4,567.00	कवर नोट संख्या तथा तिथि/ Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 411.00	प्रस्ताव संख्या और तिथि/Proposal Number and Date	8800230418416342 दिनांक/Dt. 31/01/2024
एसजीएसटी/यूटीजीएसटी SGST/UTGST	₹ 411.00		
आईजीएसटी/GST	₹ 0.00		
कम/जीएसटी टैक्स / Less:GST TDS	₹ 0.00		
प्राप्त योग्य स्टैम्प शुल्क / Recoverable Stamp Duty	₹ 0.00	सीर संख्या और तिथि/ Receipt Number and Date	650600812310001586 दिनांक/Dt. 14/03/2024
कुल / Total	₹ 5,390.00	पिछली पॉलिसी संख्या तथा समाप्ति तिथि/ Previous Policy Number and Expiry Date	650600492210000011 and Dt. 13/03/2024
(रुपये /Rupees Five Thousand Three Hundred Ninety केवल/Only.)			

Insurance details	
Retroactive date:	14/03/2023
Location & Type of construction :	As per Annexure II & Class I
(AOA:AOY):	1,00,00,000.00/2,00,00,000.00
AOY:	2,00,00,000.00
Pollution Risk:	No
Act of God perils:	Yes
Height of any premises more than 22 meters:	No
Lift:	Yes
No. of Non resident Students:	32
No. of Resident Students:	817
Terrorism Cover:	NA

Food and beverages:	None
Sky diving hang gliding :	None

Excess Details नेशनल इन्श्योरेंस कंपनी लिमिटेड National Insurance Company Limited CIN : U10200WB1906GOI001713 IRDA Regn. No 58	कोर्पोरेट प्रमाण कार्यालय : दिनांक सं. 18-0374, प्लॉट सं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156 Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156 P.No : 033-2285175-88, Fax : 033-22851712 email : web@nic.co.in, info@nic.co.in
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पॉलिसी संख्या / Policy Number:
650500492310000010

व्यापसाय स्रोत/Business Source: 910244

जारीकर्ता कार्यालय/Issuing Office
कार्यालय कोड/ Office Code: 650600
कार्यालय पता/ Office Address: COOONOOR
DIVISION First Floor, Sreeji Complex, Bedford
Circle, Coonoor, Dist: Nilgiris, Tamil Nadu -
643101.
राज्य कोड/State Code: 30, Tamil Nadu
जीएसटीएन/GSTIN: 33AAACN0687E12A
संपर्क संख्या/Contact Number: 423 2230844
eMail: 650600@nic.co.in
मोबाइल संख्या /Mobile Number:

विशेष चैनल डिस्ट्रीब्यूशन
कोड/ Code: 910244930000001
नाम/ Name: COSMOS INSURANCE
BROKERS PVT LTD
संपर्क संख्या/Contact Number: 9495217328
ब्रोकर कोड/ Co Broker Code:

Customer Care Toll Free Number:
1800 345 0330
email: customer.support@nic.co.in

Voluntary Excess % of ADA Limit of Indemnity:	5
Terrorism Excess:	NA
Compulsory Excess:	5,25,000.00

Clauses	Description as per Annexure I
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टिप्पणी/ Remarks: 01. NIL claims for the last 03 years.

02. Policy form: - Claims made basis with right to defend clause

03. ADA ₹ 1 crore INR and AOY ₹ 2 crores INR

04. Exclusions:

- a) Errors and Omissions
- b) Fines and Penalties
- c) Govt and Regulatory orders
- d) Employers Liability
- e) Auto Liability
- f) Known Acts, Reported Losses and Pending Litigations

g) Claims arising out of/ due to Covid-19/Communicable diseases and other claims arising out of violation of any provision of NDMA/Epidemic Act

05. Excess and exclusions as per CMD Sectt Master circular no.13/2014-15 dt.17.06.2014

06. Jurisdiction and Territory - India

All other terms, conditions, warranties as per our standard Public liability (Non- Industrial Risk) Policy and the same should be attached to the policy.

All other exclusions are as per CMD Sectt Master circular No.13/2014-15 dt.17.06.2014.



पॉलिसी अनुसूची/ Policy Schedule-Public Liability - Schools	
पॉलिसी संख्या / Policy Number: 650600492310000010	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONOOR DIVISION First Floor, Sreeji Complex, Bedford Circle , Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33 , Tamil Nadu जीएसटीएन/GSTIN: 33AAACN9967E12A संपर्क संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code: Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



जिसकी गारंटी में दिनांक/ माह/ वर्ष को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिष्ठित किया जा रहा है उसके हवाले विधिवत किए जाएंगे। यह अनुसूची, संलग्न पॉलिसी, खण्ड, वृद्धावन और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह चिह्नित अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ बतलाने के लिए जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी। **IN WITNESS WHEREOF, the undersigned being duly authorized hereto set his/ her hand at the office address mentioned above, this 20/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

इंश्योरेंस ओम्बुड्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai- 600 018.
Tel.: 044 - 24333668 / 24335284
Email: bimalokpal.chennai@cioins.co.in

संश्लेषण
Stamp
Duty:
(₹ 0.25)

हूने मेमबल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National
Insurance Company Limited
अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited
CIN : U10200WB1906GOI001713
IRDA Regn. No 58

प्रिंटिंग की गई/Printed on 20/03/2024 आईडी नंबर/ID: 46904

पंजीकृत एवं प्रधान कार्यालय : प्रीमिस सं. 18-0374, प्लॉट सं. सी वी डी-81, न्यू टाउन, कोलकाता 700 156
Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156
P No : 033-22891706-98 Fax: 033-22891712
email : web@na.admin@nic.co.in

For any information please contact the Policy Issuing Office or visit our website at <https://nationalinsurance.nic.co.in/>

पृष्ठ सं./Page no: 3

नॉन-मोबिलिटी Policy Schedule-Public Liability - Schools	
पॉलिसी संख्या / Policy Number: 550800483310000000	व्यवसाय स्रोत/ Business Source: 9102-44
कार्यालय/ बसिंग ऑफिस कार्यालय कोड/ Office Code: 550800 कार्यालय पता/ Office Address: COOVIDOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu. पिन कोड/PIN: 643101 संपर्क संख्या/Contact Number: 423 2230841 eMail: 550800@nir.co.in मोबाइल संख्या/Mobile Number:	बिमा संकेत/ ब्रान्ड/ Sales Channel Details कोड/ Code: 910244000000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह एजेंट कोड / Co Broker Code: Customer Care Toll Free Number: 1800 345 0338 email:customer.support@nir.co.in



अनुलग्नक II / ANNEXURE II- लागू शर्तों की सूची List of Applicable Clauses	
शर्तों की संख्या/ Clause No.	विवरण/Details
700001240	Act of God Perils Clause

कृपया केवल इन्सुरेंस कंपनी लिमिटेड/
For and on behalf of National Insurance Company Limited



अधिकृत/Authorized Signatory

पॉलिसी अनुसूची/ Policy Schedule-Public Liability - Schools	
पॉलिसी संख्या / Policy Number: 650600492310000010	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONDOOR DIVISION First Floor, Sreeji Complex, Bedford Circle , Coonoor, Dist: Nilgiris, Tamil Nadu - 643101, राज्य कोड/State Code: 33 , Tamil Nadu जीएसटीएन/GSTIN: 33AAACN0667E12A संपर्क संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 91024400000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code: Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



Trusted Since 1906

Details of the Locations

Sr.No	Name	Address	Occupied As
1	273384158	Uthagamandalam , 461083383 , 843003 , Nilgiris , Lovedale,ooty.	School

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National Insurance Company Limited



आधिकारित हस्ताक्षर/Authorized Signatory



नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited
CIN : U10200WB1906GOI001713
IRDA Regn. No 58

प्रिंटिंग की तारीख/Printed on 20/03/2024 कार्यालय ID: 46904

पंजीकृत एवं प्रथम कार्यालय : प्रिमेस सं. 18-0374, प्लॉट सं. सी बी डी-81, न्यू टाउन, कोलकाता 700 156
Registered & Head Office : Premises No.18-0374, Plot No. CBD - 81, New Town, Kolkata 700 156
P No : 033-22031705-08 Fax : 033-22031712
e-mail : web@na.admin@nic.co.in

For any information please contact the Policy Issuing Office or visit our website at <https://nationalinsurance.nic.co.in/>

Order No./Invoice Number: 30559L3P10000019

Order F. No/Invoice Date: 20/03/2024

सप्लायर व वॉम डिटेल्स ऑफ सप्लायर:

वॉम प्लॉटिन नं०: DDNDOR DANGON First Floor, Shree Complex, Bedford Circle, Chennai, Dist. Nilgiris, Tamil Nadu - 643101
वॉम स्टेट: 33, Tamil Nadu
वॉम सिटी/डिस्ट्रिक्ट: 33A/AGNEBBSTE12A
GSTIN No:

रिसीवर व वॉम डिटेल्स ऑफ रिसीवर: THE LAWRENCE SCHOOL

वॉम एड्रेस: LOVEDALE
LOVEDALE POST
THE NILGIRIS,
वॉम सिटी: UTHAMAMANDALAM,
वॉम डिस्ट्रिक्ट: NILGIRIS,
वॉम स्टेट: TAMIL NADU,
पिन कोड: 642003.

वॉम वॉम प्लेस ऑफ: Tamil Nadu
वॉम स्टेट कोड: 33
वॉम GSTIN No: 33MAATT7563R12S

वॉम कोड/SAC Code	वॉम वॉम वॉम Description of Service	वॉम वॉम (₹)	वॉम Discount	वॉम वॉम वॉम Taxable Value (₹)	वॉम वॉम वॉम वॉम CGST		वॉम वॉम वॉम वॉम वॉम SGST/UTGST		वॉम वॉम वॉम वॉम IGST		Kerala Flood Cess वॉम Amount (₹)
					वॉम Rate	वॉम Amount (₹)	वॉम Rate	वॉम Amount (₹)	वॉम Rate	वॉम Amount (₹)	
397139	Other non-life insurance services (excluding reinsurance services)	4,587	0%	4,587	9%	411	9%	411	0%	0	0
TOTAL		4,587		4,587		411		411		0	0

वॉम वॉम वॉम वॉम (वॉम वॉम) Total Invoice Value (in figures): ₹ 5,390

वॉम वॉम वॉम वॉम (वॉम वॉम) Total Invoice Value (in words): वॉम/रुपय: Five Thousand Three Hundred Ninety Rupees Only.

वॉम वॉम वॉम वॉम वॉम वॉम Amount of Tax Subject to Reverse Charge : No

E.&O.E

वॉम वॉम वॉम वॉम वॉम वॉम
For and on behalf of National Insurance Company Limited



वॉम वॉम वॉम वॉम वॉम v Authorized Signatory





नेशनल इन्श्योरेंस कम्पनी लिमिटेड

(भारतीय साधारण बीमा निगम की अनुपंगी)
पंजीकृत कार्यालय : ३, मिडिल्टन स्ट्रीट, कलकत्ता-700071

NATIONAL INSURANCE CO. LTD.
DIVISIONAL OFFICE
SREEJI COMPLEX, 1 FLOOR
BEDFORD CIRCLE
COONOOR - 643 101.

NATIONAL INSURANCE COMPANY LIMITED

(A Subsidiary of General Insurance Corpn. of India)
Regd. Office : 3, MIDDLETON STREET, CALCUTTA : 700 071

PUBLIC LIABILITY POLICY (FOR NON INDUSTRIAL RISK)

Operative Clause :

Whereas the insured named in the Schedule hereto and carrying on the business described in the said Schedule has applied to THE NATIONAL INSURANCE COMPANY LIMITED (hereinafter called the Company) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium as consideration for or on account of such indemnity.

NOW THIS POLICY WITNESSETH that subject to the terms, expectations and conditions contained herein or endorsed hereon the company will indemnify the Insured against their legal liability (other than liability under the Public Liability Insurance Act 1991 or any other Statute based on the doctrine of No Fault Liability) to pay compensation including Claimant's cost fees and expenses anywhere in India, in accordance with Indian Law (C-95)

Indemnity : Occurring in the Insured premises

The indemnity applies only to claims arising out of accidents occurring in the Insured Premises during the period of Insurance first made in writing against the Insured during the policy period and the Insured is indemnified in accordance with the Operative Clause for and/or arising out of injury and/or Damage but only against claims arising out of or in connection with the business specified in the Schedule and not against claims arising out of or in connection with

- (a) Pollution howsoever caused unless specifically covered
- (b) Any product

For the purpose of determining the indemnity granted

(a) 'Injury' means death, bodily injury, illness or disease of or to any person

(b) 'Damage' means actual and/or physical damage to tangible property

(c) 'Pollution' means pollution or contamination of the atmosphere or of any water land or other tangible property.

(d) 'Product' means any tangible property after it has left the custody or control of the Insured, which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the Insured but shall not mean food and beverages supplied by or on behalf of the Insured primarily to the Insured's employees as a staff benefit.

(e) Policy Period means the period commencing from the effective date and hour as shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Policy Schedule.

(f) 'Period of Insurance' means the period commencing from the retroactive date and terminating on the expiry date as shown in the Policy Schedule.

(g) 'Accident' means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance

3. (a) Notification Extension Clause :

Should the Insured notify the Company during the Policy period in accordance with General Condition 9.1 of any specific event or circumstances which the Company accepts may give rise to a claim or claims which from the subject of indemnity by this policy, then the acceptance of such notification means that the company will deal with such claim or claims as if they had first been made against the Insured during the Policy period. The extension under this Clause will be subject to the maximum time limit laid down under Limitation Act in force from time to time.

(b) Extended Claim Reporting Clause :

In the event of non renewal or cancellation of this Policy either by the Company or by the Insured, the Company will allow a time limit not exceeding 90 days from the date of the expiry or cancellation of the policy provided no insurance is in force during this extended reporting period for the same interest, for notification of claims for accidents which had taken place during the period of insurance but could not be made during the policy period, provided however, all claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring Policy period and are subject to the limits of indemnity and the terms, conditions and exceptions of the policy.

4. Indemnity to Others :

The indemnity granted extends to :

4.1 officials of the Insured in their business capacity arising out of the performance of their business or in their private capacity arising out of their temporary engagement of the Insured's employees :

4.2 the Officers, Committees and members of the Insured's concern, social, sports, medical, fire fighting and welfare organisations in their respective capacities as such :

the personal representatives of the estate of any person who would otherwise be indemnified by the Policy but only in respect of liability incurred by such person,

provided always that all such persons or parties shall observe full and be subject to the terms, conditions and exclusions of this Policy as through they were the Insured

5. Cross Liabilities :

Each person or party indemnified is separately indemnified in respect of claims made against any of them by any other person or party (other than the named Insured) subject to Company's total liability not exceeding the limits of indemnity stated in the Schedule of the Policy.

6. Defence Costs :

The Company will pay all costs fees and expenses incurred with their prior consent in the investigation, defence or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by the Policy whether liability ultimately attaches to the policy or not such costs, fees and expenses are called 'Defence Costs' (C-36)

7. Indemnity Limits :

Company's total liability to pay compensation, Claimant costs, fees and expenses and defence costs shall not exceed the Indemnity limit stated in the Schedule. Indemnity Limit for any one accident applies to any one claim or series of claims arising from one originating cause. Indemnity Limit for the period of Insurance shall represent the total amount of Company's Liability during the Policy period.

7.1 Claims Series clause :

For the purpose of this policy where a series of and/or several bodily injuries and/or property damages are attributable directly or indirectly to the same cause all such bodily

injuries and/or property damages shall be added together and all such bodily injuries and/or property damage shall be treated as one claim and such claim shall be deemed to have been made as the point in time when the first of the claims was made in writing. There shall, however, be no coverage for claims made arising from one specific cause which are made later than 3 years after the first claim of the series.

7.2 Compulsory Excess :

The Insured shall bear a Compulsory Excess of 1/4% of the limit of indemnity per any one accident subject to a minimum of Rs. 1000/- and maximum of Rs. 1,00,000/-. The compulsory excess shall be applicable to both (a) death/bodily injury (b) property damage, inclusive of defence costs arising out of any accident. The Company's liability shall attach for the claim in excess of such Compulsory excess (and Voluntary Excess, if any, opted by the Insured).

7.3 Voluntary Excess :

In the event of the Insured opting the policy shall be subject to a voluntary excess as mentioned in the schedule. This voluntary excess shall be applicable to both (a) death/bodily injury claims and (b) property damage claims inclusive of defence costs arising out of any one accident. This Company's liability shall attach for the claims in excess of such compulsory and voluntary excesses.

Exclusions/Exceptions

8. This Policy does not cover liability arising under the Public Liability Insurance Act, 1991 or any other statute that may come into force after the issue of this policy and also does not cover liability (C-87)

8.1 assumed by the Insured by agreement and which would not have attached in the absence of such agreement.

8.2 arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricanes, tornado, cyclone or other similar convulsions of nature and atmospheric disturbances.

8.3 arising out of deliberate, wilful or intentional non-compliance of any Statutory provision.

8.4 arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.

8.5 (a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc. and mental injury, anguish, or shock resulting therefrom.

(b) infringement of plans, copyright, patent, trade name, trade mark, registered design.

8.6 arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.

8.7 directly or indirectly occasioned happening through or in by consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power :

8.8 (a) directly or indirectly caused by or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

This Policy does not cover liability for claims arising out of :

8.9 the ownership, possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following :

(a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer :

(b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer.

(c) claims for damage to any bridge, weigh bridge, road or anything beneath caused by the weight of any motor vehicle or trailer of the load carried thereon :

(d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.

8.10 transportation of materials and on dangerous substances outside insured premises unless specifically covered.

8.11 the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft

8.12 damage to property owned leased or Insured or under the purchase or on loan to the Insured or otherwise in the Insured's care custody or control other than

(a) premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work).

(b) employee's and visitors' clothing and personal effects

(c) premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement

8.13 Injury and/or damage occurring prior to the Retroactive date in the Schedule

provided always that in the event of any injury or damage arising from continuous or continual inhalation, injection or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred then

(a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury :

(b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown

8.14 The deliberate conscious or intentional disregard of the Insured's technical or administrative management or the need to take all reasonable steps to prevent claims

8.15 Injury to any person under a contract of employment or apprenticeship with the Insured when such injury arises out of the execution of such contract.

Conditions :

9.1 The Insured shall give written notice to the Company as soon as reasonable practicable of any claims made against the Insured (or any specific event or circumstances that may give rise to a claim being made against the Insured) and which forms the subject of indemnity under this policy and shall give such additional information as the Company may require. Every claim, writ, summons or process and all documents relating to the event shall be forwarded to the Company immediately they are received by the Insured.

9.2 No admission offer promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company.

9.3 The Company will have the right but in no case the obligation to take over and conduct in the name of the insured the defence of any claims and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by the company in the defence, settlement or payment of any claim will reduce the limits of indemnity specified in the Schedule of the Policy.



In the event of the Company, in its sole discretion in Insurance to exercise its right pursuant to this condition, no action taken by the company in the exercise of such right will serve to modify or expand in any manner, the company's Liability or obligations under this policy beyond what the Company's liability or obligations would have been had it not exercise its rights under this conditions.

- 9.4 The Insured shall give all such information and assistance as the Company may reasonable require.
- 9.5 The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when this policy was effected and the Company may amend the terms of this policy according to the materiality of such change.
- 9.6 The Company may at any time pay to the Insured in connection with any claim or series of claim under this policy to which an Indemnity Limit applies the amount of such Limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the company shall relinquish the conduct and control of and be under no further liability in connection with such claims.
- 9.7 The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or the Schedule shall bear such specific meaning wherever it may appear. The terms and exclusions of this Policy (and any phrase or word contained therein) shall be interpreted in accordance with the Indian Law.
- 9.8 The Insured shall keep accurate record of annual turnover, which term shall include all leviable, duties and at the time of renewal of Insurance declare such details as the company may require. The Company shall at all reasonable times have full access to inspect such records.
- 9.9 At the time of happening of any event resulting into liability under this Policy, there be any other public liability insurance or insurances effected by the Insured or by any other person covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
- 9.10 This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would, but for the existence of this Policy, be insured by any other Policy (but not Public Liability Policy) or Policies, except in respect of any excess beyond the amount which could have been payable under such Policy/Policies, had this Insurance not been effected.
- 9.11 The Company may cancel this Policy by giving thirty day's notice in writing of such cancellation to the Insured's

last known address and in such an event the Company will return a pro-rata portion of the premium (subject to a retention of the minimum premium prescribed under the policy for the unexpired part of the Insurance).

This Policy may also be cancelled by the Insured by giving thirty days' notice in writing to the company in which event the Company will retain premium at short period scale provided there is not claim under the Policy during the period of insurance. In case of any claim under the Policy, no refund of premium shall be allowed.

- 9.12 In the event of Liability arising under the Policy or the payment of a claim under this Policy, the limit of indemnity per any one year under the policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. Under no circumstance it shall be permissible to reinstate the aggregate limit of indemnity to the original level even on payment of extra premium.
- 9.13 It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 9.14 The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by Insured or by any person on behalf of the Insured and/or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.
- 9.15 No claim shall be payable under this policy unless the cause of action arises in India and the liability to pay claim is established against the insured in an Indian court. It is further agreed and understood that only Indian Law shall be applicable to any such action.
- 9.16 **Policy Disputes Clause :**
Any dispute concerning the interpretation of the terms conditions limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agree to submit to the jurisdiction of any Court of competent jurisdiction within India and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

Inserted

- 8.16 any accident(s) in respect of which relief would be under the Public Liability Insurance Act, 1981 or any other statute that may come into force after the issue of this policy (C-88)



National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. - 58

NATIONAL INSURANCE CO. LTD.

DIVISIONAL OFFICE

SREEJI COMPLEX, 1 FLOOR

BEDFORD CIRCLE

COONOR - 643 101.

National Bharat Laghu Udyam Suraksha Policy

(UIN: IRDAN058RP0007V01202021)

Policy Wordings

Contents	Page No.
Clause A. This Policy and the Insurance Contract	2
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Clause C. The Standard Cover	5
Clause D. Exclusions, that is, what We do not cover	7
Clause E. What We Pay	8
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National Bharat Laghu Udyam Suraksha Policy

(UIN: IRDAN058RP0007V01202021)

You chose this **National Bharat Laghu 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 **National Bharat Laghu Udyam Suraksha Policy** is a contract between You and Us as stated in the following:

- This Policy document;
- The Policy Schedule attached to this Policy document;
- Any Endorsement attached to and forming part of this Policy document;
- Any Add-on to this Policy that You may have purchased from Us;
- The proposals and all declarations made by You or on Your behalf;

2. To whom this Policy is issued and what it covers

- 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 exceeding ₹ 5 Crore (Rupees Five Crore) but not exceeding ₹ 50 Crore (Rupees Fifty Crore) at the policy Commencement Date
Provided, if the value at risk for all Insurable Assets either exceeds ₹ 50 Crore or reduces below ₹ 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
- 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.
- 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 this Policy as an additional Clause.

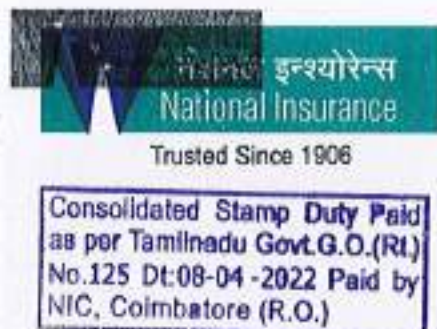
3. The Policy Schedule: The **Policy Schedule** is an important document about Your insurance cover. It shows:

- Your personal details,
- the Policy Period,
- the description of Your Insured Property,
- 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,
- the insurance covers You have purchased,
- the Premium You have paid for these insurance covers,
- Add-on covers opted by You,
- other important and relevant aspects and information.

4. Special Meanings of certain words: Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements. 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"> Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. 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"> garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads,

पॉलिसी अनुसूची Policy Schedule-National Bharat Laghu Udayam Suraksha	
पॉलिसी संख्या / Policy Number: 650600112310000069	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONNOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu जीएसटीएन/GSTIN: 33AAACN967E12A संपर्क संख्या/Contact Number: 423 2230841 eMail: 650600@nic.co.in मोबाइल संख्या /Mobile Number:	विक्रय चैनल विवरण/ <u>Sales Channel Details</u> कोड/ Code: 9102440000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह दलाल कोड / Co Broker Code:
Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in	



ग्राहक का नाम/Customer Name: THE LAWRENCE SCHOOL	ग्राहक आईडी Customer ID: 9701960754	पैन/ PAN: AAATT7553R
पता/ Address: LOVEDALE LOVEDALE POST THE NIGIRIS, शहर/City: UTHAGAMANDALAM, जिला/District: NILGIRIS, राज्य/State: TAMIL NADU, पिन/ PIN: 643003. फोन/Cell: 9486455501	फोन/ Phone: 9486455501	ई-मेल/ E-Mail: sm@thelawrenceschool.org

पॉलिसी प्रभावी समय पर Policy Effective from 00:00 hours, on 14/03/2024 की साथ रॉर तक प्रभावी/To midnight of 14/03/2025.				
प्रीमियम /Premium	₹ 1,00,180.00	कवर नोट संख्या तथा तिथि/ Cover Note Number and Date	NA	
सीजीएसटी/CST	₹ 9,016.00	प्रस्ताव संख्या और तिथि/Proposal Number and Date	8800240315953897 Revise/Dt. 15/03/2024	
एसजीएसटी/यूटीजीएसटी SGST/UTGST	₹ 9,016.00			
आईजीएसटी/GST	₹ 0.00			
कम/लेस/ली, टीएसडी / Less:GST TDS	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	650600812310001586 Revise/Dt. 14/03/2024	
वसूली योग्य स्टाम्प शुल्क / Recoverable Stamp Duty	₹ 0.00			
कुल / Total	₹ 1,18,211.00	पिछली पॉलिसी संख्या तथा समाप्ति तिथि/ Previous Policy Number and Expiry Date	NA	

(रुपय /Rupees One Lakh Eighteen Thousand Two Hundred Eleven केवल/Only.)

Location Address:The lawrence school,Lovedale,,Uthagamandalam,Nilgiris,Tamil Nadu,643003.

SL. No	Coverage	Coverage Description	Sum Insured
1	Basic Cover(Excluding EQ and STFI)	Building along with Plinth & Foundation of staff quarters and Principal line newly constructed (As per Schedule Attached)	₹ 40,00,00,000.00
	Excess: Compulsory Excess: ₹ 10,000.00, Excess of 5% of the claim amount subject to minimum of Rs. 10,000/- shall apply to each and every claim.		
	Additional Information: NA		
2	Earthquake	Building along with Plinth & Foundation of staff quarters and Principal line newly constructed (As per Schedule Attached)	₹ 40,00,00,000.00
	Excess: Compulsory Excess: ₹ 10,000.00, Excess of 5% of the claim amount subject to minimum of Rs. 10,000/- shall apply to each and every claim.		
	Additional Information: NA		
3	STFI	Building along with Plinth & Foundation of staff quarters and Principal line newly constructed (As per Schedule Attached)	₹ 40,00,00,000.00
	Excess: Compulsory Excess: ₹ 10,000.00, Excess of 5% of the claim amount subject to minimum of Rs. 10,000/- shall apply to each and every claim.		
	Additional Information: NA		

Clauses	As per Annexure I
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पॉलिसी अनुसूची/ Policy Schedule-National Bharat Laghu Udayam Sureksha	
पॉलिसी संख्या / Policy Number: 650600112310000069	व्यवसाय स्रोत/ Business Source: 910244
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 650600 कार्यालय पता/ Office Address: COONDOOR DIVISION First Floor, Seeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101. राज्य कोड/State Code: 33, Tamil Nadu जीएसटीआई/ GSTIN: 33MAACN9967E12A संपर्क संख्या/Contact Number: 423 2230841 ईमेल: 650600@nic.co.in मोबाइल संख्या/ Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 910244000000001 नाम/ Name: COSMOS INSURANCE BROKERS PVT LTD संपर्क संख्या/Contact Number: 9495217328 सह एजेंट कोड / Co Broker Code: Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



टिप्पणी/ Remarks: The plant/risk is currently operational and has not become insolvent and has not gone to NCLT and not declared NPA by bank.

No kutcha construction

CD exclusion clause / Sanction and Limitation clause/ Cyber Risk exclusion clause.

FEAs are installed at the insured premises in working condition and valid AMC is in force.

All other terms and conditions, EXCESS as per product guidelines.

वित्तीय गवाही में दिनांक 20/03/2024 को उपरोक्त उल्लिखित कार्यालय को पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके द्वारा निर्धारित निम्न चार्ज। यह अनुसूची, संलग्न पॉलिसी, कवरेज, पुष्टिकरण और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विशिष्ट अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लिखित हो। यह जाहिरात दिया जाता है कि क्रेडिटिव पेड की जवाबदारी के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त नहीं जावनी । **IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 20/March/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

(ऑफिस-उपनिवेशित अंगरक्षक का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Falime Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai- 600 013.
Tel.: 044 - 24333668 / 24335284
Email: bimalokpal.chennai@ciolins.co.in

स्टाम्प
Duty:
(₹ 0.00)

कुले नेशनल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National
Insurance Company Limited
अधिकृत हस्ताक्षरकर्ता/Authorized Signatory



पॉलिसी अनुसूची/ Policy Schedule-National Bharat Laghu Udayam Suraksha

पॉलिसी संख्या / Policy Number:
650600112310000069

व्यवसाय स्रोत/ Business Source: 910244

इस्युइंग कार्यालय/Issuing Office
कार्यालय कोड/ Office Code: 650600
कार्यालय पता/ Office Address: COONDOOR
DIVISION First Floor, Sreeji Complex, Bedford
Circle, Coonoor, Dist: Nilgiris, Tamil Nadu -
643101.
राज्य कोड/State Code: 33, Tamil Nadu
जीएसटीएन/GSTIN: 33AAACN9967E12A
संपर्क संख्या/Contact Number: 423 2230841
eMail: 650600@nic.co.in
मोबाइल संख्या /Mobile Number:

विक्रय चैनल विवरण/
Sales Channel Details
कोड/ Code: 91024400000001
नाम/ Name: COSMOS INSURANCE
BROKERS PVT LTD
संपर्क संख्या/Contact Number: 9495217328
सह दलाल कोड / Co Broker Code:

Customer Care Toll Free Number:
1800 345 0330
email:customer.support@nic.co.in



Trusted Since 1906

अनुलग्नक I / ANNEXURE I- लागू खंडों की सूची/ List of Applicable Clauses

क्लॉज नं./ Clause No.	शीर्षक/Title
	: (Upto 1% of the claim amount)

हुने नेशनल इन्श्योरेंस कंपनी लिमिटेड/
For and on behalf of National Insurance Company
Limited



नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Company Limited

CIN : U10200WB1908GOI001713

IRDA Regn. No 58

20/03/2024

आईडी नंबर/ID: 4890

650600112310000069

पंजीकृत एवं प्रमाण कार्यालय : डिपार्टमेंट नं. 18-0374, प्लॉट नं. बी वी डी-81, न्यू टाउन, कोलकाता 700 156

Registered & Head Office : Premises No.18-0374, Plot No. CBD - B1, New Town, Kolkata 700 156

P No : 033-22831705-06 Fax: 033-22831712

email:customer.support@nic.co.in

पृष्ठ नं./Page no: 3

THE LAWRENCE TAX INVOICE

पॉलीस नं./Invoice Serial No: 30530F3PE0000099

पॉलीस नं./Invoice Date: 20/03/2024

सप्लायर का विवरण/Details of Supplier:

कंपनी का नाम/Company Name: COONOR DIVISION First Floor, Sreej Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101
राज्य/State: 33, Tamil Nadu
GSTIN No: 33AAACN9867E12A

ग्राहक का विवरण/Details of Receiver: THE LAWRENCE SCHOOL

पता/Address: LOVEDALE
LOVEDALE POST
THE NILGIRIS,
राज्य/State: UTHASAMANDALAM,
पिन कोड/PIN: 643003,
TAMIL NADU

सप्लायर का राज्य/Supply State: Tamil Nadu

राज्य कोड/State Code: 33

ग्राहक का GSTIN No: 33AAAT77603R123

सैल कोड/SAG Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Discount	कर योग्य मूल्य/Taxable Value(₹)	सीजीएसटी की दर/CGST		एसजीएसटी/यूटीएसटी/SGST/UTGST		अन्य कर/Other GST		Kerala Flood Cess
					दर/Rate	रकम/Amount(₹)	दर/Rate	रकम/Amount(₹)	दर/Rate	रकम/Amount(₹)	
997139	Other non-life insurance services (excluding reinsurance services)	1,00,180	0%	1,00,180	9%	9,016	9%	9,016	0%	0	0
TOTAL		1,00,180		1,00,180		9,016		9,016		0	0

कुल इनवॉयस मूल्य (अंकों में)/Total Invoice Value (in figures): ₹ 1,19,211

कुल इनवॉयस मूल्य (शब्दों में)/Total Invoice Value (in words): एक लाख अठ्ठावन हजार दो सौ बीस रुपये केवल/Only.

निर्वाह योग्य कर/Amount of Tax Subject to Reverse Charge: No

E.&O.E

कृपया केवल इसको केवल सिग्नेचर/

For and on behalf of Coonor Insurance Company Limited



अधिकृत/Authorized Signatory



National Bharat Laghu Udyam Suraksha Policy

(UIN: IRDAN058RP0007V01202021)

	<ul style="list-style-type: none"> 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, Fixture and Fittings, Stock and all 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, Stocks 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.
Kutcha 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 bankers' 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	<p>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</p> <ul 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.

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Pucca Construction	Construction other than Kutcha Construction.
Reinstatement/ Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. (b) 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	National Insurance Company Limited , 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 for 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	-

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	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover for loss or damage, or destruction caused to the Insured Property by
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. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations.
7.	Bush fire, Forest fire and 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.),	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 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.

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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 the 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 Insured Property, We will also pay for the following loss or damage and expenses.

4.1 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 provision of **Clause F** of this Policy.

4.2 Temporary removal of stocks:

We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as follows:

- i. maximum cover will be 10% of the Sum Insured of Stock,
- ii. such stock is not otherwise insured.

4.3 Cover for Specific Contents: We cover the following, as applicable:

- i. Money for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period.
- ii. 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 ₹50,000 (Rupees Fifty Thousand) during the policy period.
- iii. 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 ₹ 5 Lakh (Rupees Five Lakh) during the policy period.
- iv. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

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4.4 Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of the insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding ₹ 5 Lakh (Rupees Five Lakh) during the policy period.

4.5 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.

4.6 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.

4.7 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.
- v. the total amount recoverable under any item of the 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 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten 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.

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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) (4.2)** 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 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 or destruction, or within such time as We may allow in writing.

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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 Reinstatate 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 **National Bharat Laghu 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

I) 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 payment of 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,

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- 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,
- 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 for 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 the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all 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 mis-representation, 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:

Time for which Policy in force	Refund of premium
For a period not exceeding 15 days	90% of the annual rate
For a period not exceeding 1 month	85% of the annual rate
For a period not exceeding 2 months	70% of the annual rate
For a period not exceeding 3 months	60% of the annual rate
For a period not exceeding 4 months	50% of the annual rate
For a period not exceeding 5 months	40% of the annual rate
For a period not exceeding 6 months	30% of the annual rate
For a period not exceeding 7 months	25% of the annual rate
For a period not exceeding 8 months	20% of the annual rate
For a period not exceeding 9 months	15% of the annual rate
For a period exceeding 9 months	No refund

2. Cancellation by Us

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

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 (seven) 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.

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- 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

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/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 false or fraudulent claim, 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, and
- 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 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, inspect the Insured Property
 - b. We will ask You to give to Us any items of the Contents of Your premises for the purposes examination, testing, or any other investigation,

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- 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 Your 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 and 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:

E-mail: customer_relations@nic.co.in

Phn : (033) 2283 1742

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Post: National Insurance Co. Ltd.,

6A Middleton Street, 7th Floor,

CRM Dept.,

Kolkata - 700 071

Insured person may also approach the grievance cell at any of the Company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer (Office in-Charge) at that location.

For updated details of grievance officer, kindly refer the link: <https://nationalinsurance.nic.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.irdai.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 as Annexure to this Policy as well as 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

National Insurance Company Limited (CIN - U10200WB1906GOI001713)

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- Call at : (033) 2283 1705/ 1706
- Toll free : 1800 345 0330
- Fax : (033) 2283 1740
- Mail us : website.administrator@nic.co.in
- Write to us at: Health Insurance Management Dept.
Head Office
3 Middleton Street (Pratulla Chandra Sen Sarani)
Kolkata
West Bengal
Pin code: 700071
- Visit us or Buy Online at : <http://nationalinsurance.nic.co.in/>

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Appendix

The contact details of the Insurance Ombudsman offices are as below:-

Areas of Jurisdiction	Office of the Insurance Ombudsman		bimalokpal.hyderabad@ecoi.co.in
Gujarat, UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@ecoi.co.in	Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in
Karnataka	Office of the Insurance Ombudsman, JeevanSoudha Building, PID No. 57- 27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2nd Floor, Pulina Bldg., Opp. Cochín Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	West Bengal, UT of Andaman and Nicobar Islands, Sikkim	Office of the Insurance Ombudsman, Hindustan Bldg. Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Districts of Uttar Pradesh : Lalitpur, Bansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Siddharthnagar.	Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Barcilly, Bijnor, Budoun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambudhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sonbhal, Amroha, Hathma, Kanshiramnagar, Saharanpur	Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GoutamBuddh Nagar, U.P-201301, Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam - a part of the UT of Pondicherry	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Main Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Bihar, Jharkhand.	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@ecoi.co.in



National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. - 58

National Bharat Laghu Udyam Suraksha Policy

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Maharashtra,
Area of Navi Mumbai and
Thane
excluding Mumbai

Office of the Insurance Ombudsman,
JeevanDarshan Bldg., 3rd Floor,
C.T.S. No.s. 195 to 198,
N.C. Kelkar Road, Narayan Peth,

Metropolitan Region

Pune - 411 030.
Tel: 020 - 32341320
Email: himalokgal.pune@jeeccoi.co.in

वसूली रसीद/Collection Receipt

जारीकर्ता कार्यालय कोड/Issuing Office Code : 650600

जारीकर्ता कार्यालय का नाम व पता/Name and Address of Issuing Office :

COONDOOR DIVISION First Floor, Sreeji Complex, Bedford Circle, Coonoor, Dist: Nilgiris, Tamil Nadu - 643101

राज्य कोड/State Code : 33, राज्य का नाम/State Name : Tamil Nadu

जीएसटीआईएन/GSTIN : 33AAACN9967E1ZA

संपर्क संख्या/Contact Number : 423 2230841

रसीद सं./Receipt No :

650600812310001586

रसीद की तिथि व समय/Receipt Date & Time :

14/03/2024, 16:00:32 hours

स्कॉल सं. (यदि कोई हो)/Scroll No(if any) :

8821240314000737

स्कॉल तिथि (यदि कोई हो)/Scroll Date(if any) :

13/03/2024

श्री THE LAWRENCE SCHOOL से के रूप में रुपये Rs. 8,74,970.00 निम्नलिखित लेनदेन के अनुसार धन्यवाद सहित प्राप्त हुआ। उपकरण स्कॉल किया गया है।

Received with thanks from THE LAWRENCE SCHOOL a sum of Rs. 8,74,970.00 (Rupees Eight Lakh Seventy Four Thousand Nine Hundred Seventy Only) by way of EFT/UPI/Bharat QR Code towards the following transactions. The instrument is scrolled.

भुगतान विवरण/Paymode Details :

भुगतान मोड का नाम/Paymode Name : EFT/UPI/Bharat QR Code

संदर्भ सं./Ref NO :

SBIN124073739445

संदर्भ तिथि/Ref Date : 13/03/2024

बैंक का नाम (यदि कोई हो)/Bank Name(if any) :

Kotak Mahindra Bank Ltd

बैंक शाखा (यदि कोई हो)/Bank Branch(if any) :

Kotak Mahindra Bank Ltd-Nariman Point

क्र. सं./ S. No	विभाग/ Dept	पॉलिसी/ पृष्ठांकन Policy/Endorsement	व्यव. स्रोत कोड/ Biz Source Code	व्यव. का वर्ग/ विवरण / Class of Business/Narration	राशि ₹./ Amount Rs.
	लेन-देन कोड/ Tr Cd	वर्ष/ Year	संख्या/ Number	विक्रय चैनल/ Sales Channel	लेखा विवरण/ Account Description
1					Deposit Collection. Cash Deposit-881103401322
					8,74,970.00

रोकड़िया/Cashier :



कृते नेशनल इन्श्योरेंस कंपनी लि./For National Insurance Co. Ltd.,

प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory



यह दस्ता भुगतान किए जाने की तिथि से रसीद के द्वारा भुगतान की प्रतीति के बराबर ही जारी किया जाएगा। सभी पत्राचार में तयार की गई पॉलिसी खरीद कर लेखने के कार्य के लिए पर दस्तावेज संलग्न पॉलिसी का सर्वोत्तम संस्करण उपलब्ध किया गया है। जब राशि 1000/- रुपये या उससे अधिक होती है तो चालू टिकट निकालना आवश्यक होता है।

Receipt is subject to realisation of cheque when payment is made by cheque. Our document number and Date, Policy year and Number should be quoted in all correspondence with us only to the Policy issuing office address mentioned above. Revenue stamp has to be affixed when the amount is or above Rs. 5000.

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

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