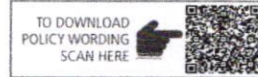


Ref No.: GEN/WEL/SG/0008.3/4455959600

Date: 16/04/2024

To,
M/S. Summit Sales Llp
HNO. 5-4-187 / 3 AND 4, 3RD FLOOR, SOHAM
MANSION, M.G ROAD, SECUNDERABAD,
RANGA REDDY, TELANGANA
Hyderabad Ts - 500003
District: HYDERABAD
TELANGANA, India
Contact Details 7416121573



Policy number: 4455959600
CKYC ID: 90059363422771

Subject: Risk assumption for Kotak Bharat Sookshma Udyam Suraksha

Dear M/S. Summit Sales Llp,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Bharat Sookshma Udyam Suraksha.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.kotakgeneral.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Kotak Infinity, Building No. 21 Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E) Mumbai - 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260281, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

THIS PAGE IS INTENTIONALLY LEFT BLANK

Kotak Bharat Sookshma Udyam Suraksha
Policy Schedule
For any assistance please call 1800 266 4545 or visit www.kotakgeneral.com


DETAILS OF PROPOSER

Policy No: 4455959600	Previous Policy No: NA	Policy issued on: 16/04/2024
Policy issued at: 3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029.		
Name: M/S. Summit Sales Lip	GSTIN: 36ACQFS2044C1Z7	
Correspondence Address: HNO. 5-4-187 / 3 AND 4, 3RD FLOOR, SOHAM MANSION, M.G ROAD, SECUNDERABAD, RANGA REDDY, TELANGANA Hyderabad Ts - 500003 District: HYDERABAD TELANGANA(36), India		
Place of Supply: TELANGANA	Supply State Code: 36	
Risk location address: As per annexure		
Contact details : Email id: NAVEEN.S@MODIPROPERTIES.COM	Contact No: 7416121573	
Policy Term From Time: 00:00 Date: 12/04/2024 to Midnight of 11/04/2025		
Policy Hypothecated: KOTAK MAHINDRA BANK LTD.		

DETAILS OF INTERMEDIARY

Intermediary Code : DIRECT	Intermediary Name : DIRECT BUSINESS
Intermediary Contact No : 1800 266 4545	Intermediary Email id :

RISK DETAILS

Details of property	
No of Location	1

Sr. No.	Perils Covered	Sum Insured (₹)
1.	Standard Cover (Refer Annexure for details of Sum Insured)	
2.	Inbuilt Covers:	
1	Additions, alterations or extensions	Upto 15% of the Sum Insured (excluding stocks)
2	Stock on floater basis	As applicable
3	Temporary removal of stocks	Upto 10% of the Sum Insured of Stock
4	Cover for Specific Contents	
a	Money	Upto ₹50,000
b	Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records	Upto ₹50,000
c	Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records	Upto ₹500,000
d	Employees', Directors', visitors' personal effects of every description (other than motor vehicles) (maximum of 20 persons)	Upto ₹15,000 per person
5	Start-Up Expenses	Upto ₹100,000
6	Professional fees	Upto 5 % of the claim amount
7	Cost for Removal of debris	Upto 2 % of the claim amount
8	Costs compelled by Municipal Regulations	
3	Additional Add-on Covers:	As per Annexure

POLICY DEDUCTIBLE

i. Excess of Rs 5,000 (Rupees Five Thousand) for each claim. ii. For terrorism risk the Excess shall be as per the Clause attached to this policy.
--

PREMIUM DETAILS

Premium Details	Amount (₹)	Premium Details	Amount (₹)
Net Fire Premium including Add On Covers (A)	19840	CGST @ 9% (D)	2,055.60
Terrorism Premium (B)	3,000.00	SGST @ 9% (E)	2,055.60
Taxable value of Services (C)	22,840.00	Final Premium (C+D+E)	26,951.00

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097. India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

Kotak Bharat Sookshma Udyam Suraksha UIN: IRDAN152RP0004V01202021

CLAUSES, CONDITIONS AND WARRANTIES

Clause	
1	Agreed Bank Clause
2	Cyber Loss Limited Exclusion Clause - LMA5410 (amended)
3	Exclusion Clause for Sanction Crude Oil
4	Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) NMA 1975(A) with amendments in respect of Cold Zone Coverage
5	Sanction and Embargo Clause
6	Total Asbestos Exclusion Clause
7	War and Civil War Exclusion Clause
Exclusion	
1	Communicable Disease Exclusion
2	Political Risks Exclusion Endorsement
3	Pollution/Contamination Exclusion
4	Radioactive Exclusion
5	Transmission and Distribution Line Exclusion

DISCLAIMER

This Policy Schedule shall be read together with the Policy Wordings (which are also available on the Company website i.e. www.kotakgeneral.com). Any word or expression to which a specific meaning has been assigned in any part of the policy or this schedule shall bear the same meaning wherever it may appear.

CLAIM DETAILS

In the event of claims, please send the relevant documents to:
Kotak Mahindra General Insurance Company Limited
8th Floor, Kotak Infinity, Building No. 21
Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E)
Mumbai - 400 097, India.

TOLL FREE NUMBER: 1800 266 4545 (8 AM to 8 PM)

Email ID: care@kotak.com

TAX DETAILS

Service Tax/GST Registration No.	3 6 A A F C K 7 0 1 6 C 1 Z U	Category	: General Insurance Services
SAC Code	997137	Description	Other property insurance services
Invoice Number	4455959600		

DECLARATION

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/17/2023/Validity Period Dt. 12/12/2023 To Dt. 31/12/2025 (O/w.No. 5072)/Date: 12/12/2023).

In Witness whereof this Policy has been signed for and behalf of 3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029. at Mumbai this 16 day of April of 2024

For Kotak Mahindra General Insurance Company Limited

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

Kotak Bharat Sookshma Udyam Suraksha
Annexure

Policy No	4455959600
Risk Location Address 1	Hno. 5-4-187 / 3 And 4, 3rd Floor, Soham Mansion, M.G Road, Secunderabad, Ranga Reddy, Telangana, Begumpet Policelines Hyderabad - 500003 District: Hyderabad Ts Telangana, India

Sum Insured Component	Building including plinth, Basement and additional structures	Plant & Machinery	Furniture & Fixtures, Fittings and other equipment	Raw Material	Stock in Process	Finished Stock	Other Contents	Total	Occupancy Description
Sum Insured (INR)	0	0	0	0	0	2,00,00,000	0	2,00,00,000	SANITARY, PAINTS DISTRIBUTOR

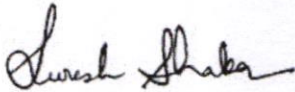
TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN	36ACQFS2044C1Z7	Name :	Kotak Mahindra General Insurance Company Limited
Customer ID	1015633393	GSTIN :	36AAFCK7016C1ZU
Customer Name	M/S. SUMMIT SALES LLP	Pan Number :	AAFCK7016C
Email ID	NAVEEN.S@MODIPROPERTIES.COM	CIN:	U66000MH2014PLC260291
Contact No	7416121573	Address:	3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029.
Address	HNO. 5-4-187 / 3 AND 4, 3RD FLOOR, SOHAM, MANSION, M.G ROAD, SECUNDERABAD,, RANGA REDDY, TELANGANA, HYDERABAD, 500003, TELANGANA, India	Date of Invoice	16/04/2024
IMD Code	4278360000	Invoice No	4455959600
Receipt No	1202500078794	Proposal No	202404150062351
		Partner Application No	HYD000015441
State Code	36	State Code:	36
Place Of Supply Name	TELANGANA - 36	State Name	TELANGANA
		IRN	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)
Other property insurance services	997137	22840	22840	9%	2,055.60	9%	2,055.60
Total		22840	22840		2055.6		2055.6
Total Invoice Value (In Figure)							26,951.00
Total Invoice Value (In Words)							Twenty Six Thousand Nine Hundred Fifty One
Whether Tax Payable on a Reverse Basis or Not							No

For : Kotak Mahindra General Insurance Company Limited



Authorized Signatory

"I/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."

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152