

Ref No.: GEN/WEL/SG/0008.3/5136649900

Date: 06/11/2024

To,
M/S. Gv Research Centers Pvt Ltd
PLOT NO 3 SHAPOORJI PALLONJI BIOTECH PARK PHASE II BUILDING NO 2727&4545
ATTRIULY&3600H &3600 C& 3600E BEING PART OF SY NO 542 OF KOTHUR VILLAGE
SHAMIRPET MANDAL MEDCHAL MALKAJGIRI DIST HYDERABAD TELANGANA
Hyderabad Ts - 500101
District: HYDERABAD
TELANGANA, India
Contact Details 8309830723



Policy number: 5136649900
CKYC ID: 80044634390647

Subject: Risk assumption for Zurich Kotak Bharat Laghu Udyam Suraksha

Dear M/S. Gv Research Centers Pvt Ltd,

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

This is with reference to your above mentioned Policy issued under Zurich Kotak Bharat Laghu 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.zurichkotak.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@zurichkotak.com within 30 days from the date of this letter. Alternatively, you can also write to us at 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), ,Mumbai – 400063. , Maharashtra, 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 Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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Zurich Kotak Bharat Laghu Udyam Suraksha Policy Schedule

For any assistance please call 1800 266 4545 or visit www.zurichkatak.com



DETAILS OF PROPOSER

Policy No: 5136649900	Previous Policy No: NA	Policy issued on: 06/11/2024
Policy issued at: Unit No. 203,2Ndfloor Mayfair Building Sardar Patel Road Hyderabad Ts Telangana 500003.		
Name: M/S. Gv Research Centers Pvt Ltd	GSTIN: 36AAHCG4562D1ZP	
Correspondence Address: PLOT NO 3 SHAPOORJI PALLONJI BIOTECH PARK PHASE II BUILDING NO 2727&4545 ATTRIULY&3600H &3600 C& 3600E BEING PART OF SY NO 542 OF KOTHUR VILLAGE SHAMIRPET MANDAL MEDCHAL MALKAJGIRI DIST HYDERABAD TELANGANA Hyderabad Ts - 500101 District: HYDERABAD TELANGANA(36), India		
Place of Supply: TELANGANA	Supply State Code: 36	
Risk location address: As per annexure		
Contact details : Email id: JAYPRAKASH@MODIPROPERTIES.COM Contact No: 8309830723		
Policy Term From Time: 00:00 Date: 23/10/2024 to Midnight of 22/10/2025		
Policy Hypothecated: NA		

DETAILS OF INTERMEDIARY

Intermediary Code	Intermediary Name	Intermediary Contact No.	Intermediary Email ID
4810450000	DIRECT_ZKGI-0552-HYDERABAD -SOMAJIGUDA-BB-051		NOEMAIL@KOTAK.COM

RISK DETAILS

Details of property	
No of Locations	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	Temporary removal of stocks	Upto 10% of the Sum Insured of Stock
3	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
4	Start-Up Expenses	Upto ₹500,000
5	Professional fees	Upto 5 % of the claim amount
6	Cost for Removal of debris	Upto 2 % of the claim amount
7	Costs compelled by Municipal Regulations	
3	Additional Add-on Covers:	As per Annexure

POLICY DEDUCTIBLE

i. Excess of 5 % of each claim, subject to a minimum of Rs 10,000 (Rupees Ten Thousand). ii. For terrorism risk the Excess shall be as per the Clause attached with this policy

PREMIUM DETAILS

Premium Details	Amount (₹)	Premium Details	Amount (₹)
Net Fire Premium including Add On Covers (A)	59569	CGST @ 9% (D)	9,915.21
Terrorism Premium (B)	50,600.00	SGST @ 9% (E)	9,915.21
Taxable value of Services (C)	1,10,169.00	Final Premium (C+D+E)	1,29,999.00

CLAUSES, CONDITIONS AND WARRANTIES

Clause

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

Warranties

- Subject to Nil claims / losses in the last 3 years

DISCLAIMER

This Policy Schedule shall be read together with the Policy Wordings (which are also available on the Company website i.e. www.zurichkotak.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:

Zurich Kotak General Insurance Company (India) Limited

401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai – 400063, Maharashtra, India.

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

Email ID: care@zurichkotak.com

TAX DETAILS

Service Tax/GST Registration No.	<table><tr><td>3</td><td>6</td><td>A</td><td>A</td><td>F</td><td>C</td><td>K</td><td>7</td><td>0</td><td>1</td><td>6</td><td>C</td><td>1</td><td>Z</td><td>U</td></tr></table>	3	6	A	A	F	C	K	7	0	1	6	C	1	Z	U	Category	: General Insurance Services
3	6	A	A	F	C	K	7	0	1	6	C	1	Z	U				
SAC Code	997137	Description	Other Property Insurance Services															
Invoice Number	5136649900																	

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/98/2024/Validity Period Dt. 24/09/2024 To Dt. 31/12/2026 (O/w.No. 4576)/Date: 23/09/2024).

In Witness whereof this Policy has been signed for and behalf of Unit No. 203,2Ndfloor Mayfair Building Sardar Patel Road Hyderabad Ts Telangana 500003. at Mumbai this 06 day of November of 2024

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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

Zurich Kotak Bharat Laghu Udyam Suraksha Annexure

Policy No	5136649900
Risk Location Address 1	Plot No 3 Shapoorji Pallonji Biotech Park Phase II Building No 2727&4545 Attriuly&3600h &3600 C& 3600e Being Part Of Sy No 542 Of,Kothur Village Shamirpet Mandal Medchal Malkajgiri Dist Hyderabad Telangana Shamirpet Hyderabad Ts - 500101 District: Hyderabad 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 (₹)	22,00,00,000	0	0	0	0	0	0	22,00,00,000	Analytical Research Center

TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN	36AAHCG4562D1ZP	Name :	Zurich Kotak General Insurance Company (India) Limited
Customer ID	1017943196	GSTIN :	36AAFCK7016C1ZU
Customer Name	GV RESEARCH CENTERS PVT LTD	Pan Number :	AAFCK7016C
Email ID	JAYPRAKASH@MODIPROPERTIES.COM	CIN:	U66000MH2014PLC260291
Contact No	8309830723	Address:	Unit No. 203, 2Ndfloor Mayfair Building Sardar Patel Road Hyderabad Ts Telangana 500003.
Address	PLOT NO 3 SHAPOORJI PALLONJI BIOTECH PARK PHASE II BUILDING NO 2727&4545, ATTRIULY&3600H &3600 C& 3600E BEING PART OF SY NO 542 OF KOTHUR VILLAGE, SHAMIRPET MANDAL MEDCHAL MALKAJGIRI DIST HYDERABAD TELANGANA, HYDERABAD, 500101, TELANGANA, India	Date of Invoice	06/11/2024
IMD Code	4810450000	Invoice No	5136649900
Receipt No	1202501249623	Proposal No	202411050088841
		Partner Application No	HYD0010193
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	110169	110169	9%	9,915.21	9%	9,915.21
Total		110169	110169		9915.21		9915.21
Total Invoice Value (In Figure)	1,29,999.00						
Total Invoice Value (In Words)	One Lakh Twenty Nine Thousand Nine Hundred Ninety Nine						
Whether Tax Payable on a Reverse Basis or Not				No			

For : Zurich Kotak General Insurance Company (India) 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."