



Cholamandalam MS General Insurance Company,

Regd & H.O: "Dare House" 2nd Floor,  
234 N.S.C Bose Road, Chennai 600 001

## Certificate of Marine Insurance

Certificate No.:	2455/00005707/00/03913/000	Policy No.	2455/00005707/000/00
Broker Agent:	200333962009	Client Code:	100039469960

1.	Name Of The Assured	D S KATHAYAT
2.	Address	GURGAON
3.	Period Of Insurance	From 00:00 Hrs on 27/03/2015
		To 23:59 Hrs on 26/03/2016
4.	Date Of Voyage	28/12/2015

Goods Description	AWB/BL / C/N /L/R / R/R Consignment Note No	588
HOUSE HOLD GOODS	AWB/BL / C/N Date	28/12/2015
	Number of Units	
	Basis of Valuation	Cargo-Invoice
	Vessel Name	SURYA TPT CO
	Voyage No.	IF ANY CLAIM CONT 9320636529
	Mode of Transit	Road
	L/C Number & Date	
	If Containerized	Yes
	LCL or FCL	Both

InvoiceNo	NA	Marks & Numbers :	AS PER LR
Invoice Date	28/12/2015		

Voyage / Transit From	GURGAON - MANESAR	Voyage / Transit To	JAGDALPUR
Load Port		Destination Port	
Load Port Country	India	Destination Port Country	India
Destination Consignee's Name & Address			

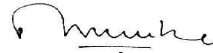
Sum Insured Cargo (INR)	Sum Insured (INR)	
1,00,000.00	Cargo	Duty
	1,00,000.00	0.00

Exchange Rate	INR 1	INR 1
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Insuring Terms And Conditions	As mentioned within
Deductible	

Additional Information

<b>Survey Agent</b> Cholamandalam MS General Insurance Co Ltd Maharashtra 1 State Office No. 102a, Ground Floor, Leela Business Park, Village Marol,, Andheri ( E) Mumbai, PIN -400059 Tel: 91-22-40570400	<b>Settling Agent</b> Cholamandalam MS General Insurance Company Ltd. Head Office: "Dare House", 2nd Floor, No.2, N.S.C Bose Road, Chennai - 600 001, India Tel: 91-44-30445400 Fax: 91-44-30445550.
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Premium Details : As agreed	
Service Tax Registration No.: AABCC6633KST001	PAN: AABCC6633K
Place : CHENNAI	For Cholamandalam MS General Insurance Co.Ltd.
Date : 28/12/2015	 Authorised Signatory

### Insuring Terms And Conditions

#### **CLAUSES**

1. Institute Cargo Clauses (Air) (excluding sendings by Post) 1.1.1982
2. Institute Strikes Clauses (Air Cargo) 1.1.1982
3. Inland Transit ( Rail or Road )-Clause B (Basic Cover)
4. Strikes, Riots, Civil Commotion Clause (Inland Transit not in conjunction with Ocean going Voyage)
5. Transit by Courier Clause
6. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusions Clause 10.11.2003
7. Institute Cyber Attack Exclusion Clause 10.11.2003
8. Private Carrier Limitation of Liability (Inland Transit) Clause
9. Cargo Termination of Transit Clause (Terrorism)
10. Termination of Storage in transit Clause 2009
11. Institute Replacement Clause 1.1.1934
12. Pair & Sets Clause
13. Cancellation Clause
14. Important Notice Clause
15. Open Policy Conditions
16. Sanction Limitation and Exclusion Clause

#### **WARRANTIES**

1. Warranted cargo is carried in a closed vehicle/wagon or a vehicle/wagon duly covered with a serviceable tarpaulin.
2. Warranted vehicle clean and fit to carry cargo.
3. Warranted that the vehicle should not be left un attended during any part of journey
4. Warranted for all consignments moving in insureds own vehicles or in absence of recovery rights settlement to be made on 75% basis
5. Warranted weighment slips to be retained & produced as an evidence in the event of the claim.
6. Warranted that the cargo carried shall be approved for overloading subject to cargo being carried as co mingled cargo & not as a separate load
7. Warranted that packing should be sufficient enough to withstand the intended journey of transit
8. Warranted that if the weight of the cargo exceeds the registration laden weight/licensed carrying capacity of the vehicle as mentioned in the Registration Certificate of the vehicle then any loss or damage arising out of such a transit is not covered in the policy.

#### **OTHER TERMS AND CONDITIONS**

1. Open policies are subject to retention of minimum deposit premium of Rs.5000/- or premium collected where actual premium is less than Rs.5000. Refund of premium shall be applicable only for policies where the premium collected during the policy period is more than Rs.5000/-
2. Where the premium collected during the policy period is more than Rs.5000/- refund applicable shall be premium collected less premium on actual declaration during the policy period or premium collected less Rs.5000/- whichever is less.
3. All dispatches made during the previous month shall be declared within 10th of the succeeding month.
4. The Per Sending and Per Location Limit represent the maximum amount that the insurer shall pay in respect of any one accident or series of event. In circumstances where this policy extends to cover duty under Imports, Per sending limit with respect to Imports shall include the amount of such duty.

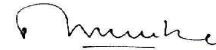
5. In respect of any Limit per sending and / or Limit per location exceeding the above mentioned limits the insurer should be informed prior to inception of the risk and written agreement taken as to rate and terms.
6. Any declaration made to the company which does not fall within the terms and conditions of the policy would be considered to be null & void ab initio and the company would in no way beheld liable for any consequence arising out of the declaration
7. Note: items which is less than Rs. 2500/- not covered under this policy.

### **EXCLUSIONS**

1. Excluding shortage and leakage from sound and sealed packing
2. Excluding loss of or damage to cargo due to rust, corrosion, oxidation, discoloration, mechanical, electrical, electronic derangement, denting, chipping and scratching absolutely or damaged to carrying aircraft.
3. Excluding shipments in bulk / Cargo carried in loose form.
4. Excluding second hand / used items / rejects / return transit
5. Excluding mysterious & or un explained losses
6. Excluding quality & or Contamination losses

Place : CHENNAI

For Cholamandalam MS General Insurance Co.Ltd.



Date : 28/12/2015

Authorised Signatory