

PUBLIC LIABILITY (ACT) INSURANCE POLICY

(Under Public Liability Insurance Act 1991)

POLICY SCHEDULE

1	Intermediary Details	Agent/Broker Name	J B Boda Insurance And Reinsurance Brokers Private Limited
		Agent/Broker License Code	11BRG033
2	Proposal Details	Tax Invoice No. & Date	P062920105377 & June 17, 2020
		GSTIN/UIN of the Insured	36AAACN6932H1ZF
	Details of previous policy (if renewal)	Previous Policy No	181631927120000004
		Date of expiry	June 16, 2020
3	Policy Number	181632027120000004	
4	Territory & Jurisdiction	India Only	
5	Name of Insured	NACL INDUSTRIES LIMITED	
6	Communication address and Place of Supply	Plot No.12 A - C Block, Lakshmi Towers, Nagarjuna Hills, Nagarjuna Circle, Panjagutta, Hyderabad - 500082 Telangana	
7	Risk Location	<ol style="list-style-type: none"> Plot No.177, Arinama, Akkivalasa PO, Allinagaram, Etcherla mandal, Srikakulam -532403, Andhra Pradesh Ethakota units I and II at Ravulapalem, East Godavari District, Andhra Pradesh – 533238 Sy No.1710 & 1711, Nandigoan Village, Kothur Mandal, Mahbubnagar district, Telangana - plant and Shadnagar R&D unit. Antireddyguda Road, Nandigaon Village, Kothur Mandal, Mahabubnagar Dist., Telangana -509001 Plant No.1, Block No.8, Sy No. 96/1, Autonagar, Bollarum , Hyderabad – 500029 Corporate office, Plot No. 12-A, “C” Block, Lakshmi Towers, Nagarjuna Hills, Panjagutta, Hyderabad - 500082 C&F, Own and Bonded warehouses and storages at various places in India. 	
8	Business	Manufacturing Of Agro Chemicals & Pesticide	
9	Policy Period	From : June 17, 2020 (00.01 hrs) To : June 16, 2021 (23.59 hrs) Both days local standard Time at the address stated above	
10	Turnover for the Policy Period	INR 1250 Crore	
11	Indemnity Limit	Any One Accident : INR 50,000,000 Any One Year : INR 150,000,000	
12	Deductible	Nil	
13	Conditions and Exclusion	As per policy wording	
14	Premium Details	Base Premium	INR 8,257.00
		Add: CGST (9%)	INR 743.00
		Add: SGST (9%)	INR 743.00
		Add : ERF Contribution	INR 8,257.00
		Total Premium	INR 18,000.00
15	Claims Notification address	Reliance General Insurance Co Ltd Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway,	

		Santacruz (East), Mumbai- 400055 Maharashtra
16	Address Of Servicing Office	Reliance General Insurance Co Ltd No.1-89/3/B/40 to 42/KS/3013rd floor, Krishe sapphire, Madhapur, Hyderabad – 500081 Telangana
17	Address Of Issuing Office	Reliance General Insurance Co Ltd Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai- 400055 Maharashtra

Note : In the event of dishonor of cheque, this Policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not and the Policy shall in such event be deemed to be void ab initio without any liability whatsoever accruing on the Insurer.

"GSTIN: 36AABCR6747B1ZH; SAC: 997139; Description of services: Other non-life insurance services (excluding reinsurance services)"

Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/337/2020/864/2020 dated 27 Feb 2020**

** Not Applicable for the State of Jammu & Kashmir

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

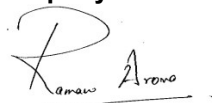
Note:" This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules." The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>

Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy Schedule This policy Schedule in original must be surrender to the company. In case of cancellation of the policy In the event of any incorrect representation, the liability shall be upon the policy holder. "In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change."

"For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located:"

In witness whereof this policy has been signed at Hyderabad on June 16, 2020

**For and on behalf of
Reliance General Insurance Company Limited**



Authorized Signatory

PUBLIC LIABILITY (ACT) INSURANCE POLICY
(Under Public Liability Insurance Act 1991)

1. OPERATIVE CLAUSE

Whereas the Insured Owner named in the Schedule hereto and carrying on business described in the said schedule has applied to **RELIANCE GENERAL 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 and statutory contribution towards the Environment Relief Fund as per the provisions of the Public Liability Insurance Act and the rules framed thereunder.

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed hereon, the company will indemnify the insured owner against the statutory liability arising out of accidents occurring during the currency of the Policy due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder.

2. DEFINITIONS :

- a) **"ACT"** unless otherwise specifically mentioned shall mean the Public Liability Insurance Act, 1991 as amended from time to time.
- b) **"ACCIDENT"** means an accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death of or injury to any person or damage to any property but does not include an accident by reason only of war or radioactivity.
- c) **"HANDLING"** in relation to any hazardous substance means the manufacture, processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substance.
- d) **"HAZARDOUS SUBSTANCE"** means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act 1986, and exceeding such quantity as may be specified, by notification, by the Central Government :
- e) **"OWNER"** means a person who owns, or has control over handling any hazardous substance at the time of accident and includes :
 - i) in the case of a firm, any of its partners;
 - ii) in the case of an association, any of its members, and
 - iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of and is responsible to the company for the conduct of the business of the company
- f) **"TURNOVER"** shall mean
 - i) Manufacturing units – Entire Annual Gross Sales Turnover including all levies and taxes of manufacturing units handling hazardous substances as defined in the PLI Act 1991. For the purpose of this insurance, the term "Units" shall mean all operations being carried out in the manufacturing complex in one location.
 - ii) Godowns/warehouse owners - - Total Annual rental receipts of premises handling hazardous substances as defined in the PLI Act 1991
 - iii) Transport Operators - Total Annual freight receipts
 - iv) Others - Total Annual gross receipts

3. EXCLUSIONS :

This Policy does not cover liability:

1. Arising out of wilful or intentional non-compliance of any statutory provisions
2. In respect of fines, penalties, punitive and/or exemplary damages
3. Arising under any other legislation except in so far as provided for in Section 8, Sub-section (1) & (2) of the Act.
4. In respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
5. Directly or indirectly occasioned by happening through or in 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.
6. Directly or indirectly caused by or contributed to by
 - a) ionising radiation 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.

4. CONDITIONS :

1. The Insured Owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of applications forwarded by the Collector and all such additional information and or assistance that the company may require.
2. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured owner under this policy without the written consent of the Company.
3. The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident.
4. The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
5. If at the time of happening of any accident resulting in a claim under this policy there be any other insurance covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
6. This Policy may be cancelled by the Insured Owner by giving 30 days notice in writing to the company in which event the Company will retain premium at short period scale subject to there not having occurred an accident during the policy period which may give rise to a claim (s), failing which no refund of premium shall be allowable.
7. This Policy may also be cancelled by the Insurer by giving 30 days notice in writing to the Insured Owner in which event the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.
8. If the Company shall disclaim liability to the Insured Owner 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 a

suit in a competent court of law, then the claim for all practical purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.

9. The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported by any person on behalf of the Insured Owner and/or if the insurance has been continued in consequence of any material mis-statement or non-disclosure of any material information by or on behalf of the Insured Owner. In such a case if the Company pays any amount to the claimant due to any statutory provision such amount shall be recoverable from the Insured Owner.
10. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or this Policy shall bear such specific meaning.
11. Any dispute regarding interpretation of the terms, conditions and exceptions of this Policy shall be determined in accordance with the law and practice of "court of competent Jurisdiction within India".

Grievance

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

Website	:	https://reliancegeneral.co.in
e-mail	:	rgicl.services@relianceada.com
Telephone	:	1800-3009
Post/Courier	:	Any branch office, the correspondence address, during normal business hours
Write to us at	:	Reliance General Insurance,
(Correspondence Only)	:	Correspondence Unit, Winway Building, 2nd 3rd floor, 11/12, Block No. 4, Old No - 67, South Tukoganj, Indore - 452001 (M.P)

For further details on Grievance redressal procedure please refer:
<https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

Address & Contact Details of Ombudsmen Centers

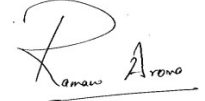
Office of The Governing Body of Insurance Council (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400 054. Tel no: 26106671/6889. Email id: inscoun@gbic.co.in website: www.gbic.co.in	
If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman(Bimalokpal) Please visit our website for details to lodge complaint with Ombudsman.	
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@gbic.co.in	BHOPAL Office of the Insurance Ombudsman, Janak Vihar 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@gbic.co.in

<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in</p>	<p>CHANDIGARH Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468/2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in</p>
<p>CHENNAI Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@gbic.co.in</p>	<p>NEW DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in</p>
<p>GUWAHATI Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, S.S. Road, GUWAHATI-781 001. Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in</p>	<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in</p>
<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in</p>	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R.Avenue, KOLKATA - 700072 Tel No: 033-22124339/22124346 Fax: 22124341 Email: bimalokpal.kolkata@gbic.co.in</p>
<p>LUCKNOW Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in</p>	<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W) MUMBAI-400 054. Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in</p>
<p>JAIPUR Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR – 302005. Tel: 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in</p>	<p>PUNE Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpe PUNE – 411030. Tel: 020-32341320 Email: Bimalokpal.pune@gbic.co.in</p>
<p>BENGALURU Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, Ground Floor BENGALURU – 560025. Tel No: 080-26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in</p>	<p>NOIDA Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, NOIDA – 201301. Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in</p>

PATNA

Office of the Insurance Ombudsman,
1st Floor, Kalpana Arcade Building,
Bazar Samiti Road, Bahadurpur,
PATNA – 800006
Tel No: 0612-2680952
Email id : bimalokpal.patna@gbic.co.in

**For and on behalf of
Reliance General Insurance Company Limited**



Authorized Signatory