



Date: 31/07/2025

Policy No: 0600031254
 Renewal: 01
 Endorsement: 01
 THE BHAWANIPUR GUJARATI EDUCATION SOCIETY
 5, ELGIN ROAD, KOLKATA , WEST BENGAL
 KOLKATA - 700020
 KOLKATA
 WEST BENGAL
 INDIA
 19AAATT5940Q2ZO(GSTIN Number)
 Place of supply -WEST BENGAL
 State code -19

Dear Sir/Madam,

Sub : Endorsement of your Request for Business Guard Commercial Policy

Re : Policy Details:

Policy Number	0600031254 01 01
Endorsement No.	01
Effective Time and Date	00:01 , 24/07/2025
Expiry Date	23/07/2026

Greetings from Tata AIG General Insurance Company Limited!

Notwithstanding anything to the contrary stated in the Policy or in any of the Endorsements thereon, it is hereby agreed and declared that the following amendments stands included in the policy. Amendment 1: Addition of add-on 1) Additional expenses of rent for alternative accomodation covered upto INR 5 cr in aggregate 2. Contract Works covered upto INR 5 cr in aggregate 3. Expenses for Loss Minimisation covered upto INR 5 cr in aggregate 4. Roads Pavements and Street Furniture covered upto INR 5 cr in aggregate 5. Loss of Keys / Changing Locks covered upto INR 5 cr in aggregate

This endorsement forms part of the captioned policy with all other terms, conditions, exceptions and limitations of the policy remaining unaltered.

We assure you of our best services at all times.

Regards,

For Tata AIG General Insurance Company Limited



Authorized Signatory



Date: 31/07/2025

Policy No: 0600031254

Renewal: 01

Endorsement: 02

THE BHAWANIPUR GUJARATI EDUCATION SOCIETY

5, ELGIN ROAD, KOLKATA , WEST BENGAL

KOLKATA - 700020

KOLKATA

WEST BENGAL

INDIA

19AAATT5940Q2ZO(GSTIN Number)

Place of supply -WEST BENGAL

State code -19

Dear Sir/Madam,

Sub : Endorsement of your Request for Business Guard Commercial Policy**Re : Policy Details:**

Policy Number	0600031254 01 02
Endorsement No.	02
Effective Time and Date	00:01 , 25/11/2025
Expiry Date	23/07/2026

Greetings from Tata AIG General Insurance Company Limited!

Notwithstanding anything to the contrary stated in the Policy or in any of the Endorsements thereon, it is hereby agreed and declared that the Following Bank Hypothecation Stands include under the policy and wording as per annexure attached herewith. Bank Hypothecation - ICICI Bank Ltd, Gurusaday Road Branch Kolkata Location : 60, Basanta Lal Saha Rd – 700053

This endorsement forms part of the captioned policy with all other terms, conditions, exceptions and limitations of the policy remaining unaltered.

We assure you of our best services at all times.

Regards,

For Tata AIG General Insurance Company Limited



WITH YOU ALWAYS

Business Guard Commercial

31/07/2025

To,
THE BHAWANIPUR GUJARATI EDUCATION SOCIETY
5, ELGIN ROAD, KOLKATA , WEST BENGAL
KOLKATA - 700020
KOLKATA
WEST BENGAL
INDIA
19AAATT5940Q2ZO(GSTIN Number)

Dear Sir / Madam,

Sub: BusinessGuardCommercial Policy Policy No. 0600031254 01 00

We thank you for renewing your policy with Tata AIG. It's our pleasure to have been entrusted to meet your insurance requirement again. We take immense pride in having you with us and are glad to offer the best of our services. Tata AIG General Insurance Company Ltd. (Tata AIG) combines the Tata Group's pre-eminent leadership position in India and its global presence as the world's leading international insurance and financial services organization. We at Tata AIG, strive to anticipate customer priorities and exceed their expectations. You can be assured that you have chosen the right partner to be **'With You Always'**

This booklet contains information about policy and other important details. We request you to kindly go through the terms and conditions of your insurance and keep this document safe.

Following are the basic details of your policy

Client ID	6171171180
Insured Name	THE BHAWANIPUR GUJARATI EDUCATION SOCIETY
Communication Address	5, ELGIN ROAD, KOLKATA , WEST BENGAL KOLKATA - 700020 KOLKATA WEST BENGAL INDIA 19AAATT5940Q2ZO(GSTIN Number)
Product	Business Guard Commercial
Policy Period	From 24/07/2025 to 23/07/2026
Sum Insured (INR)	Please refer policy schedule
Net Premium (INR)	1,581,547.27
Terrorism Premium (INR)	360,475.00
UGST/SGST @ 9% (INR)	174,782.00
CGST @ 9% (INR)	174,782.00
Gross Premium (INR)	2,291,586.00

Should you have any concerns or require any assistance, you can always reach us at

- 1) 24*7 Customer Support Number 022 6489 8282
- 2) SMS 'TAG' to 5616181
- 3) Write to us customersupport@tataaig.com

Thank you again for entrusting us with your business requirement. We sincerely appreciate you for expressing your confidence in TATA AIG.

We look forward to your continued patronage always.

Yours Sincerely,

For Tata AIG General Insurance Company Ltd.

Business Guard Commercial

Schedule

Policy No. : 0600031254
Renewal : 01
Endorsement : 00
Name of the Insured : THE BHAWANIPUR GUJARATI EDUCATION SOCIETY
Communication Address : 5, ELGIN ROAD, KOLKATA , WEST BENGAL
 KOLKATA - 700020
 KOLKATA
 WEST BENGAL
 INDIA
 19AAATT5940Q2ZO(GSTIN Number)
 Place of supply -WEST BENGAL
 State code -19

Issued at : KOLKATA

Additional Insured Name : as per mention in condition
Additional Insured Address :

**IGNITE
 INSURANCE
 BROKING
 PRIVATE
 LIMITED**

Intermediary Name : BROKING **Intermediary Code :** 2234100000

Business of the Insured : Education
Period of Insurance : From 24/07/2025 to 23/07/2026

Coverage / Sections	Sum Insured (INR)	Premium (INR)
Section A - Fire and Special Perils	2,772,889,939.00	1,580,547.27
Section B - Burglary - 100%	114,126,550.00	1,000.00
Burglary - 1st Loss Basis	57,063,275.00	
Net Premium (INR)	1,581,547.27	
Terrorism Premium (INR)	360,475.00	
UGST/SGST @ 9% (INR)	174,782.00	
CGST @ 9% (INR)	174,782.00	
Gross Premium (INR)	2,291,586.00	

Deductible/Excess - As per attached schedule

Terms & Conditions -

- EARTHQUAKE (FIRE AND SHOCK) with STFI
- Fire -Excluding properties of clients/customers/Guests/employees
- Fire -Excluding money, monetary instruments and valuables of every description
- Fire -Reinstatement Value Clause
- Fire -Local Authorities Clause
- Fire - Designation of Property Clause
- Fire -Removal of Debris Clause (beyond 1% of the claim amount)
- Fire -Architects, Surveyors And Consulting Engineers Fees (upto 3% of the claim amount)
- Fire -Escalation Clause
- Fire - Impact Damage by Insureds Own vehicles Clause
- Fire -Omission to Insure addition alteration clause;
- Fire -Forest Fire
- Burglary - 50% Being the limit of indemnity any one occurrence in respect of stocks at insured premises (being one claim or a series of claims arising out of one event or cause) and in the aggregate of all occurrences during the Period of Insurance
- Fire - Terrorism damage cover endorsement (Material damage only)
- Fire - Decontamination and Cost of Clean Up Expense
- Fire - Expediting Costs
- Fire - Modification Costs and Expenses for Incompatibility of Equipment
- Fire - Start Up / Shut Down Clause
- Fire - Contract Works
- Fire - Sprinkler Up-grading costs
- Fire - Addition Customs Duty
- Fire - Expenses for Loss Minimisation

- 23 Fire - Leak Search / Finding Cost
- 24 Fire - Claim Preparation Costs
- 25 Fire - Cost of Re-Writing Records
- 26 Fire - Cost of Recompiling Records
- 27 Fire - Employees Personal Property / Effects
- 28 Fire - Brand and Trademarks
- 29 Fire - Obsolete Parts
- 30 Fire - Catalysts and consumable interest in process
- 31 Fire - Deliberate Damage
- 32 Fire - Sue and Labour Clause
- 33 Fire - Immediate Repairs
- 34 Fire - Pair and Set / consequential Reduction in Value
- 35 Fire - Control of Damaged Property
- 36 Fire - Seventy Two hours clause
- 37 Fire - Civil Authority
- 38 Fire - Payments on Account
- 39 Fire - Non-Vitiating Clause
- 40 Fire - Involuntary Betterment
- 41 Fire - Accidental Damage Cover
- 42 Fire - Broad Water Damage Clause / Water Damage Clause
- 43 Inclusion of Cyber Exclusion Clause - NMA 2915
- 44 Communicable Disease Exclusion clause
- 45 Fire - Non Invalidation Cover
- 46 Fire - OEM Cover
- 47 Fire - Plans Documents and Computer Systems Records
- 48 Fire - Professional Fees
- 49 Fire - Smoke Damage
- 50 Fire - Valuable Papers and records Cover
- 51 Fire - Vehicle Load Cover
- 52 Fire - Waiver of Subrogation Cover
- 53 Five Powers War Exclusion (amended to include triggering of NATO Agreement)
- 54 Russia, Ukraine and Belarus Exclusion
- 55 Sanctions & Limitation Clause
- 56 Fire - Impact Damage By Insureds Own Vehicles Clause - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 57 Fire - Addition Customs Duty - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 58 Fire - Additional Insured - 1. The Bhawanipur Gujarati Education Society 2. The Bhawanipur Education Society College 3. The Bhawanipur Gujarati Education Society School (ISC) 4. The Bhawanipur Gujarati Education Society School (ICSE) 5. The Bhawanipur Design Academy Unit I
- 59 Fire -Accidental Damage Cover - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 60 Fire -Brand And Trademarks
- 61 Fire -Broad Water Damage Clause / Water Damage Clause - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 62 Fire -Capital Additions - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 63 Fire -Catalysts And Consumable Interest In Process - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 64 Fire -Claim Preparation Costs - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 65 Fire -Contract Works - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 66 Fire -Control Of Damaged Property
- 67 Fire -Cost Of Recompiling Records- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 68 Fire -Cost Of Re-Writing Records
- 69 Fire -Civil Authority- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 70 Fire -Decontamination And Cost Of Clean Up Expense- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 71 Fire -Deliberate Damage - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 72 Fire -Designation Of Property Clause-
- 73 Fire -Employees Personal Property / Effects - ₹ 25 lakh per employee and ₹ 5 Crs. aggregate
- 74 Fire -Exhibition, Exposition, Fair or Trade Show- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 75 Fire -Expediting Costs- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 76 Fire -Expenses For Loss Minimisation- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 77 Fire -Fire Extinguishing / Fighting Expenses- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 78 Fire -Forest Fire- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 79 Fire -Involuntary Betterment- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 80 Fire -Immediate Repairs- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 81 Fire -Landscaping Cover- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 82 Fire -Leak Search / Finding Cost - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 83 Fire -Leakage & Contamination cover - Where the tanks are within the Insured's own premises- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 84 Fire -Modification Costs And Expenses For Incompatibility Of Equipment- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 85 Fire -Non-Invalidation Clause
- 86 Fire -Non-Vitiating Clause
- 87 Fire -Obsolete Parts- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 88 Fire -OEM Clause - 1 : 1 - AOA : AOY - INR 5,00,00,000
- 89 Fire -Pair And Set / Consequential Reduction In Value- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 90 Fire -Payments On Account Covered Upto 50% of net payable claim on claim above ₹ 25 lakhs and as recommended by Surveyor
- 91 Fire -Plans, Documents and Computer Systems Records- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 92 Fire -Professional Fees- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 93 Fire -Partial Waiver of Underinsurance- 1 : 1 - AOA : AOY - INR 41,59,33,491
- 94 Fire -Seventy Two Hours Clause
- 95 Fire -Smoke Damage- 1 : 1 - AOA : AOY - INR 5,00,00,000

- 96 Fire -Sprinkler Up-Grading Costs- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 97 Fire - Start Up / Shut Down Clause- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 98 Fire - Sue And Labour Clause- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 99 Fire - Valuable Papers & records Clause- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 100 Fire - Vehicle Load Clause- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 101 Fire - Waiver of Subrogation Clause- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 102 Fire - Goods held in trust clause- 1 : 1 - AOA : AOY - INR 5,00,00,000
- 103 Fire - Excluding properties of clients/customers/Guests/employees
- 104 Fire - Excluding money, monetary instruments and valuables of every description
- 105 Fire - Warranted existing protection, detection and alarm system to be maintained in well working condition throughout the policy period
- 106 Burglary - Terrorism cover is excluded
- 107 Burglary - Excluding money, monetary instruments and valuables of every kind and description
- 108 Burglary - Warranted insured premises to be attended by dedicated security guards all 24 hours
- 109 Burglary - First Loss Basis 50% Being the limit of indemnity any one occurrence in respect of stocks at insured premises(Being one claim or A series of claims arising out of one event or cause) and in the aggregate of all occurrences during the Period of Insurance
- 110 Fire -Additional Insured clause

Warranties - As per attached schedule

Subject otherwise to terms and conditions of Business Guard Commercial

IN WITNESS WHEREOF the undersigned being duly authorised by directors of the Company has/have hereunder set his/their hand(s) at Mumbai on this 1st day of August 2013.
GSTIN : 19AABCT3518Q1ZT - WEST BENGAL, Service Accounting Code : 997137

Stamp Duty of ₹0.25/- is paid as provided under Article 47B 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/ENF1/CSD/70/2025/2494 Validity Period Dt.30/06/2025 To Dt.25/07/2028/2494 Date:24/06/2025
On Date : 31/07/2025

For Tata AIG General Insurance Company Limited.

Important Note:

This Policy and its conditions should be examined, and if incorrect returned at once for alteration. Every change affecting the risks insured by this Policy must be immediately advised to the Company. Failure to do this might result in the insurance ceasing to be of effect. The Policy is not transferable from the Insured to any person unless the Company's written consent has been obtained. In the event of any loss or damage notice should be given IMMEDIATELY to the company.

Policy Servicing Office
Tata AIG General Insurance Company Limited
GODREJ GENESIS,, UNIT NO. 604, 6TH FLOOR,,KOLKATA,WEST BENGAL,BIDHANNAGAR-700091
Tel No:91-33-40806100

Business Guard Commercial



WITH YOU ALWAYS

ANNEXURE

Attached to and forming part of Policy Number: 0600031254

Client Name - THE BHAWANIPUR GUJARATI EDUCATION SOCIETY

Communication address : 5, ELGIN ROAD, KOLKATA , WEST BENGAL
KOLKATA - 700020
KOLKATA
WEST BENGAL
INDIA
19AAATT5940Q2ZO(GSTIN Number)

Occupancy Schools / Colleges

Blocks	occupancy		Sum Insured	Total SI
12B, HEYSHAM ROAD, KOLKATA , WB - 700020	Colleges, universities, professional schools	Building including plinth, foundation and boundary wall	1806583	13142444
		Other contents	11335861	
3A, LALA LAJPAT RAI SARANI, KOLKATA , WB - 700020		Building including plinth, foundation and boundary wall	72366267	72366267
3B, LALA LAJPAT RAI SARANI, KOLKATA , WB - 700020		Building including plinth, foundation and boundary wall	140876079	142019650
5, LALA LAJPAT RAI SARANI, KOLKATA, WB - 700020		Other contents	1143571	348089694
		Building including plinth, foundation and boundary wall	246987319	
2/1A. LALA LAJPAT RAI SARANI, KOLKATA, WB- 700020		Other contents	101102375	198745420
		Building including plinth, foundation and boundary wall	198745420	
2/1B. LALA LAJPAT RAI SARANI, KOLKATA, WB- 700020		Building including plinth, foundation and boundary wall	11619192	11619192
2/1C. LALA LAJPAT RAI SARANI, KOLKATA, WB- 700020		Building including plinth, foundation and boundary wall	197981213	197981213
4A, LALA LAJPAT RAI SARANI, KOLKATA, WB- 700020		Building including plinth, foundation and boundary wall	177292192	177292192
23A , JUSTICE CHANDRA MADHAB ROAD, KOLKATA -700020		Building including plinth, foundation and boundary wall	109302354	109847097
		Other contents	544743	
60, Basanta Lal Saha Rd 700053		Building including plinth, foundation and boundary wall	1369677376	1369677376
2A & 12 D , BHAGAWAN MAHAVEER SARANI, KOLKATA 700020		Building including plinth, foundation and boundary wall	53236670	53236670

12C , BHAGAWAN MAHAVEER SARANI, KOLKATA 700020	Building including plinth, foundation and boundary wall	48337847	48337847
19B , JUSTICE CHANDRA MADHAB ROAD, KOLKATA -700020	Building including plinth, foundation and boundary wall	19015398	19015398
Plot No: AA- IIA/9, AA - IIA, NEWTOWN, NORTH 24 PARGANAS, PIN: 700157.	Building including plinth, foundation and boundary wall	11519479	11519479

Total - 2772889939

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
Tata AIG General Insurance Company Limited.
 Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.
 Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com
 IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN:IRDAN108CP0003V01200607

Section B - Burglary
Attached to and forming part of Policy No.0600031254 01 00

Risk Location address - 12B, HEYSHAM ROAD, KOLKATA , WB, KOLKATA- 700020, KOLKATA, WEST BENGAL, INDIA

Occupancy - Schools / Colleges

Sr. No.	Risk Description	Sum Insured (INR)	Sum Insured (INR) - 1st Loss Limit
1	Contents	11,335,861.00	5,667,930.50
Total Sum Insured		11,335,861.00	5,667,930.50

Risk Location address - 3B, LALA LAJPAT RAI SARANI, KOLKATA , WB, KOLKATA- 700020, KOLKATA, WEST BENGAL, INDIA

Occupancy - Schools / Colleges

Sr. No.	Risk Description	Sum Insured (INR)	Sum Insured (INR) - 1st Loss Limit
1	Contents	1,143,571.00	571,785.50
Total Sum Insured		1,143,571.00	571,785.50

Risk Location address - 5, LALA LAJPAT RAI SARANI, KOLKATA, WB, KOLKATA- 700020, KOLKATA, WEST BENGAL, INDIA

Occupancy - Schools / Colleges

Sr. No.	Risk Description	Sum Insured (INR)	Sum Insured (INR) - 1st Loss Limit
1	Contents	101,102,375.00	50,551,187.50
Total Sum Insured		101,102,375.00	50,551,187.50

Risk Location address - 60, BASANTA LAL SAHA RD, KOLKATA- 700053, KOLKATA, WEST BENGAL, INDIA

Occupancy - Schools / Colleges

Sr. No.	Risk Description	Sum Insured (INR)	Sum Insured (INR) - 1st Loss Limit
1	Contents	544,743.00	272,371.50
Total Sum Insured		544,743.00	272,371.50

Deductible/Excess -

- 1 5% of claim Amount Subject to minimum of INR 5000/- each and every loss
- 2 If Applicable Theft :- 5% of claim Amount Subject to minimum of INR 5000/- each and every loss

RECEIPT

Receipt No. : 104001112214023

Receipt Date : 22/07/2025

Policy No : 0600031254 01 00

Received with thanks from THE BHAWANIPUR GUJARATI EDUCATION SOCIETY a sum of ₹ **22,91,586.00** (Rupees Twenty Two Lakhs Ninety One Thousand Five Hundred Eighty Six And Paise Zero Only) vide Cheque no. 002417 dated 18/07/2025 drawn on ICICI BANK LTD ,PAYABLE AT PAR branch KOLKATA - LANSDOWNE, WEST BENGAL towards

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	0600031254 01 00	22,91,586.00	22,91,586.00	0.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 19AABCT3518Q1ZT - WEST BENGAL Service Accounting Code : 997137

Revenue (consolidated) Stamp Duty duly paid vide challan No.LOA/ENF1/CSD/83/2024/5365 date 30/11/2024 for applicable cases.