



নর্দাণ ইসলামী ইন্স্যুরেন্স প্রিভলসি. NORTHERN ISLAMI INSURANCE PLC.

Head Office: WW Tower, (Level 12 & 13) 68, Motijheel C/A, Dhaka - 1000
Tel.(PABX): 02223382928-29, 02223382938, 02223389918, 57164389
Fax: 88-02-9551579, 47113724 Hotline: 47110160
E-mail: info@niil.com.bd Web: www.niil.com.bd

BIN : 002447668-0202

MONEY RECEIPT

MUSHAK : 6.3

Issuing Office : Motijheel Branch
Money Receipt No : 74001
Class of Insurance : Fire

Date : 09-09-2025

Received with thanks from Social Islami Bank PLC, Principal Branch, Dhaka as M'gees & A/C: M/S., ATASHI FASHION LTD., Joypura, Dhamrai, Dhaka-1350 as M'gors.

The sum of Tk. 6,94,000.00 (Six Lakh Ninety Four Thousand taka)

Mode of Payment Pay Order; 1

Dated 09-09-2025

Drawn on

Issued against NIIPLC/MB/FP-0017/09/2025

Premium	BDT	6,94,000.00
Total	BDT	6,94,000.00



This RECEIPT is computer generated, authorized signature is not required.

Receipt valid subject to encashment of cheque/P.O./D.D.

* Note: If have any complain about Insurance, call 16130.



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FIRE POLICY

ISSUING OFFICE

IN CONSIDERATION of the insured named (hereinafter called the participant) in the schedule hereto paying to Northern Islami Insurance Ltd. (hereinafter Called "The "Company") the premium mentioned in the said schedule.

THE COMPANY AGREES subject to the terms and conditions contained herein or endorsed hereon that if after payment of the Premium the property insured described in the said schedule or any part of such Property insured by destroyed or damaged by Fire &/or Lightning whether accompanied by fire or not any time during the period of Insurance stated in the schedule during any further period for which the Company may accept payment for the renewal of this policy the Company will pay or make good to the Insured the value of the property Insured at the time of the happening of its destruction or the amount of such damage PROVIDED THAT the liability of the Company shall in no case exceed in respect of each item the sum stated in the schedule to be insured thereon or in the whole the total sum insured hereby or such other sum or sums as may be substituted therefore by endorsement hereon or attached hereto signed by or on behalf of the Company.

PROVIDED ALWAYS that the due observance and fulfilment of the terms conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the Company to make any payment under this Policy.

CONDITIONS

1. If there be any material misdescription of any of the property hereby insured, or of any building or place in which such property is contained or any misrepresentation as to any fact, material to be known for estimating the risk or any omission to state such fact, the Company Shall not be liable upon this policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.
2. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form or receipt for the same signed by an official or duly authorised person of the Company shall have been given to the Insured.
3. The Insured shall give notice to the Company of any insurance or insurances already effected or which may subsequently be effected covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this policy shall be forfeited.
4. All insurance under this Policy :-
 1. on any building or part of any building.
 2. on any property contained in any building.
 3. on rent or other subjectmatter of insurance in respect of or in connection with building or any property contained in any building [shall cease immediately upon any fall or displacement].
 - a. of such building or any part thereof,
 - b. of the whole or any part of any range of buildings or of any structure of which such building forms part.

PROVIDED that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk fire or is otherwise material. AND PROVIDED that such fall or displacement is not caused by fire, loss or damages which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this policy.

In any action, suit or other proceeding the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured.

5. (i) This Insurance does not cover :-
 - a. Loss by theft during or after the occurrence of a fire.
 - b. loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion, except as may be provided in accordance with conditions 7 (f) or by its undergoing any heating or drying process.
 - c. Loss or damage to property occasioned by or through or in consequence of :-
 - (i) The burning of property by order of any public authority.
 - (ii) Subterranean fire.
 - d. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.(ii) This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of the Condition 5(ii) only combustion shall include any self-sustaining process of nuclear fission.
6. This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly of the following, occurrences, namely :-
 - a. Earthquake, volcanic, eruption or other convulsion of nature.
 - b. Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance.
 - c. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
 - d. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped Power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrence shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the insured shall prove that such loss or damage happened independently of existence of such abnormal conditions.

In any action, suit or other proceeding, where the Company alleges that by reason of the provision of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the insured.



ORIGINAL
নর্দান ইসলামী ইন্স্যুরেন্স প্রিন্সিপালসি.
NORTHERN ISLAMI INSURANCE PLC.

“করবো বীমা গড়বো দেশ
স্মার্ট হবে বাংলাদেশ”

FIRE POLICY

THE SCHEDULE			
The Company : Northern Islami Insurance PLC.			Policy Number
The Participant (Insured) Name & Address :	Social Islami Bank PLC, Principal Branch, Dhaka as M'gees & A/C: M/S. ATASHI FASHION LTD., Joytura, Dhamrai, Dhaka-1350 as M'gors.		NIIPLC/MB/FP-0017/09/2025 against Cover Note No. NIIPLC/MB/FC-0017/09/2025
The Period :	From : 09/09/2025	To : 09/09/2026	Until 4. P.M (B.S.T)
Description of the Property Insured			
The following interest being the property of the Participant (Insured) or held by them in trust or on commission or on joint account with others for which they are legally liable for loss or damage by the perils mentioned hereunder :			

Segregation of The Sum Insured		Tk.	Sum Insured
1) Risk On Building, Machinerics, Furniture & Fixture, Office Equipments, Electric Goods and, Stock of Yarn (In Cone), Finished Goods, Only. (As per Schedule attached		Tk.	27,50,00,000.00
Inword : Twenty Seven Crore Fifty Lac only.			
Total Sum Insured :		Tk.	27,50,00,000.00
INTEREST COVERED : Covering the Risk On Building, Machinerics, Furniture & Fixture, Office Equipments, Electric Goods & Stock of Yarn (In Cone), Finished Goods Only. (As per Schedule attached)			
PERILS TO BE COVERED : Fire &/or Lightning, Riot & Strike Damage, Electric Clause 'B' (DECA) Risk Only.			
SITUATION : Joytura, Dhamrai, Dhaka-1350.			
CONSTRUCTION OF PREMISES : Building built of burnt bricks wall with roof of R.C.C. having pucca Floor.			
OWNER/OCCUPIED BY : The Insured.			
USED AS : '100% EXPORT ORIENTED SWEATER INDUSTRY' Only			

Premium Rate	Premium Payable
Fire @ 0.15%.	Tk.	4,12,500.00
R&SD @ 0.09%	Tk.	2,47,500.00
Electric Clause B @ 0.34% On Tk.1,00,00,000.00	Tk.	34,000.00
Net Premium :	Tk.	6,94,000.00
VAT @ 0% :	Tk.	Exempted
Gross Premium :	Tk.	6,94,000.00

Clauses / Warranties :
Subject to Tariff warranty 'Y' and general warranties 1 to 6 as per form 'A' attached hereto.
Subject to Mortgage clause attached hereto.
Subject to Electronic Data Endorsement-B clause attached hereto.
Subject to Riot and Strike Endorsement No.11(A)/NE-4 clause attached hereto.
Subject to Electrical clause 'B' (DECA) attached hereto.
Subject to Electrical clause 'A' attached hereto.
Subject to Non-Cancellation clause attached hereto.
Subject to Self Insurance and Deductible clause attached hereto.
Subject to Cyber Exclusion clause attached hereto.
Warranted that Terrorism & Sabotage Risks are excluded under this Policy.
This Policy is issued subject to terms, conditions and warranties printed on the Policy.

অতিরিক্ত দাবিরের জন্য
বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষ
৩৭/এ, দিল্লীবা বা/এ, ঢাকা।

In witness where of the undersigned acting on behalf of and under the authority of the company has hereto set his hand at Head Office, Dhaka.
Renewal Fire Policy No.: NIIL/MB/FP-0009/07/2024.
MR. No. : 74001 & Date : 09/09/2025 Policy Date : 09/09/2025

For & on behalf of
Northern Islami Insurance PLC.

10932



Checked By

Re-Insured with
Sadharan Bima Corporation

Authorized Officer
Mr. Md. Mahbubul Haque
Deputy Managing Director & Branch In-Charge
Northern Islami Insurance PLC.
Bhuiyan Mansion (1st Floor), 6 Motijheel C/A, Dhaka
Phone: 02-9559702, 02-47116698, Fax: 02-7121197
Mobile: 01711-107651

N.B : The Insured is requested to read the conditions of this Policy carefully. If any error/misdescription be found, the policy should be returned to the Issuing Office for correction/ or Endorsement.



নর্দান ইসলামী ইন্স্যুরেন্স লিঃ পিএলসি.
NORTHERN ISLAMI INSURANCE LTD. PLC.

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ELECTRICAL CLAUSE "B"

"Loss or damage by fire to the electrical appliances and installations insured by item of this Policy arising from or occasioned by over running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning included) is covered subject to the terms and conditions of this policy but it is expressly understood that no liability exists under this policy for loss or damage to any electrical machine, apparatus, fixture or fitting or to any portion of the electrical installation, unless caused by fire or lightning".

It is further understood and agreed that the Company's liability under this clause, in respect of each motor or unit, shall be limited only to the excess over and above the loss of 25% if the assessed amount of loss of each Motor or unit or Tk. 1,000- whichever is the greater.

১১/১১/১১



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"বিস্ময় সুরক্ষিত থাকলে
এগিয়ে যাব সবাই মিলে"

NON-CANCELLATION CLAUSE

It is hereby agreed that the Insured shall be given at least (30) days prior written notice of the termination, expiry, Cancellation, alteration or otherwise of this insurance Policy and/or of any failure by the insured to pay any premiums calls or otherwise as and when the same become due.

It is also hereby agreed that the Insured written consent shall be obtained prior to any variation, amendment, alteration or modification of any of the clauses under this Policy's.

While the Insured shall have no obligation whatsoever to pay any premium or costs, it shall have the right to do so in the event of non-payment by the insured.

The Insured shall also be promptly advised of any omission of the insured which might avoid this policy's or make the same invalid or unenforceable either in whole or in part".



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SELF INSURANCE AND DEDUCTIBLE CLAUSE

(Applicable for Textile including Garment/Sweater Industries)

Attaching to and forming part of Fire Policy No.:.....

Warranty:

- It is hereby declared and agreed that the liability of the Company by this insurance covering Building, Machinery, Contents, Stock and Stock-in-process is limited to the extent of 90% of sum insured of the risk and the remaining 10% shall be borne by the insured as self insurer. Premium, however, shall have been paid on full value declared for insurance.
- Additional Self-Insurance by 10% of total sum insured under the policy in respect of any risk which sustains more than one recoverable loss within the past 3 (Three) years.
- Deductible of 10% of loss but minimum Tk. 5 lac in each and every loss irrespective of perils.



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ELECTRICAL CLAUSE "A"

Electrical Installation

The following clause must be inserted in all policy covering electrical plant, installations and appliances and in all policies covering household and personal effects, furniture, fixtures and fittings in dwelling house or business premises :

(A) Electrical Clause

" This Corporation/Company is expressly declared to be free from liability for loss of or damage to any electrical machine, apparatus, fixture or fitting (including electric fans, electric household or domestic appliances, wireless sets and radios) or to any portion of the electrical installation, arising from or occasioned by over-running, excessive pressure, short circuiting arcing, self-heating or leakage of electricity, from whatever cause (lightning included); provided that this exemption shall apply only to the particular electrical machine apparatus, fixture, fitting or portion of the electrical installation so affected and not to other machines, apparatus, fixture, fitting or portions of the electrical installation which may be destroyed or damaged by fire so set up. "

N.B. This clause may be omitted on payment of an extra premium at the rate of 0.34% on the total value of the electrical machines, apparatus, fixtures, fitting and installation belonging to the insured or for which he is responsible, such value to be separately declared and specified by a separate item in the policy and the minimum extra premium so charged to be Tk. 500/= . This cover is subject to an excess of 25% of the assessed loss of each motor or unit or Tk. 1,000/= whichever is the



নর্দাণ ইসলামী ইন্স্যুরেন্স লিমিটেড পি.সি.

Northern Islami Insurance Limited P.L.C.

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Tel: PABX 9559077-79, 9551579 Fax: 880-02-9551579

Attaching to and forming part of Policy #

CYBER EXCLUSION

This Agreement does not apply to, and specifically excludes losses of any kind directly or indirectly caused by, arising from, or consisting of, in whole or in part.

- (a) The use or misuse of the Internet or similar facility.
 - (b) Any electronic transmission of data or other information.
 - (c) Any computer virus or similar problem.
 - (d) The use or misuse of any Internet address; Website or similar facility.
 - (e) Any data or other information posted on a Website or similar facility.
 - (f) Any loss of data or damage to any computer system, including but not limited to hardware or software (unless such loss or damage is caused by an earthquake, a fire, a flood or a storm).
 - (g) The functioning or malfunctioning of the Internet or similar facility, or of any Internet address, Website or similar facility (unless such malfunctioning is caused by an earthquake, a fire, a flood or a storm).
- or
- (h) Any infringement, whether intentional or unintentional, of any intellectual property rights (including but not limited to trademark, copyright or Patent).



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MORTGAGE CLAUSE

Attached to & forming part of the Policy No. NIILPC/MB/FP-0017/09/2025

1. a. It is hereby declared and agreed that :

1. That upon any moneys becoming payable under this policy the same shall be paid by the Company to the Financial Institution and such part of any moneys so paid as hereunder shall be received by the Financial Institution as Agents for such other Parties.
2. That the receipts of the Financial Institution shall be a complete discharge of the Company therefor and shall be binding on all parties insured hereunder.
3. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Financial Institution.
4. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with the policy if made by the Financial Institution shall be valid and binding on all parties insured hereunder but not so as to impair the right of the Financial Institution to recover the full amount of any claim it may have on other parties insured hereunder, and

1. **b.** That this insurance so far only as it relates to the interest of the Financial Institution therein shall not cease to attach to any of the insured property by reason of the operation of Clause 8 of the conditions endorsed on the policy except where a breach of such Clause has been committed by the Financial Institution or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or in any building thereby insured or any building in which the goods insured under the policy or stored without the knowledge of the Financial Institution provided always that the Financial Institution shall notify the Company of any change of ownership or alteration or increase of hazard not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company the necessary additional premium from time when such increase of risk first took place.

And it is further agreed that whenever the Company shall pay the Financial Institution any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefor existed, the Company shall become legally subrogated to all the rights of the Financial Institution to the extent of such payment but not so as to impair the right of the Financial Institution to recover the full amount of any claim it may have on such mortgagor or Owner or any party or other parties insured hereunder or from any securities or funds available.

Name of the Financial Institution (s) :- SIBPC/Aminical Rn.

Atc. Atashi Fashion Ital.



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ELECTRONIC DATA ENDORSEMENT-B

Attached to or forming part of the Policy No. :

1. **Electronic Data Exclusion**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows :

- (a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils
Fire
Explosion

2. **Electronic Data Processing Media Valuation**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows :

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.



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FORM A

ATTACHED TO POLICY NO.

Godowns

A. Warranted that, during the currency of this policy, no goods other than piece-goods, umbrellas, umbrella fittings, yarns, and/or twist and all textile fabrics in bales and/or cases and/or metals in blocks, slabs or otherwise unmanufactured and/or ores be stored in the building (s) to which this insurance applies. Pices and Parcels of old iron and other metals which can no longer be used as manufactured goods and are to be melted and worked up again, may be deemed to be and be rated as "metals in blocks or slabs". Tin and Terne Plates and sheets are not to be deemed un manufactured metals.

B. Warranted that, during the currency of this Policy, neither hazardous goods be stored nor hazardous trade or process be carried on in the building (s) to which this insurance applies.

C. Warranted that, during the currency of this policy, no cotton and other vegetables fibre, in other than fully pressed bales, jute, coir, celluloid or celluloid goods or inflammable liquid having a flash point below 150°-F (close test) or kerosene, be stored in the building (s) to which this insurance applies.

Retail

Premises

D. Warranted that, during the currency of this policy, no hazardous goods be contained in the building (s) to which this insurance applies.
The Presence of hazardous goods not exceeding 1 percent of the total value of the stock (or in the case of a building embracing a number of retail shops, not exceeding 1 percent of the value of the stock in each shop) shall not be deemed a breach of this warranty provided that the 1 percent allowance shall in no instance include more than six gallons of petrol or other volatile spirit.

E. Warranted that, during the currency of this policy, no inflammable liquid having a flash point below 150°-F (close test) of paints or varnishes or disinfectant liquids or insecticides or turpentine or thinners in sealed tins or durms having a flash point below 75°-F (close test) or kerosene be stored in six gallons or 1 percent of the total value of the stock (or in the case of a building embracing a number of retail shops, in excess of 1 percent of the value of the stock in each shop) whichever is less.

F. Warranted that, during the currency of this policy, no inflammable liquid having a flash point below 150°-F (close test) or paints or varnishes or disinfectant liquids of insecticides or turpentine or thinners having a flash point below 73°-F (close test) or kerosene be stored in excess of forty gallons which quantity must always be kept in properly closed tins.

Domestic

Premises

and the
like

G. Warranted that, during the currency of this policy, no portion of the premises herein described, be used for the manufacture or the deposit of merchandise.

H. Warranted that, during the currency of this policy, the said stove and/or fireplace be securely set in masonry or concrete and protected by a metal fender, flue or chimney being of the pucca or iron construction and free from contact with wood work.

Silent

risks

J. Warranted that, during the currency of this policy, the said premises are silent, no part of the machinery being used for the purpose of manufacture, all raw materials, stock in process and finished goods being removed from the premises to which this insurance applies.

INDUSTRIAL AND/OR MANUFACTURING RISK

Night

Work

X. Warranted that, during the currency of this policy no process of manufacture be carried on Work between the hours of 10-00 P.M. and 6-00 A.M. (B.S.T.)

Electric

Light

Y. Warranted that, during the currency of this policy, no process of manufacture be carried by artificial light, other than electric light.

General

Warranties

FURTHER WARRANTED THAT :-

1. No kutchra timber built or thatched building be situated within 50 feet of the said building (s) unless the opposing wall be of burnt bricks or stones, having no openings or having such openings protected by iron door and/or shutters.
2. No part of the said building (s) be used as wholesale or retail sale shop.
3. Smoking and cooking be strictly prohibited in or adround the said premises except in places specially set apart for such purposse only.
4. No coal, coke, firwood and/or other fuel and/or hay straw, fodder and/or similar other hazardous goods be stored and/or stacked in the open and/or in open shed wihtin 50 feet of the property insured hereby.
5. Insurance in other offices allowed, particulars of which to be declared in the event of loos.
6. In case of any claim arising in respect of the property hereby insured the same shall be settled and paid in Bangladesh and the entire causes of action shall also be deemed to arise in Bangladesh and further that all legal proceedings in respect or any such claim shall be instituted in a competent court in Bangladesh only.



RIOT AND STRIKE ENDORSEMENT

**FIRE
 FORM II (a)/NE 4 (Average)**

ENDORSEMENT NO.....EXTENDING THE INSURANCE under policy No.....
 of the.....
 in the name of.....

It is hereby agreed and declared that not withstanding any thing in the within written policy contained to the contrary the Insurance under this policy shall extend to cover Riot and strike damage which for the purpose of this endorsement shall mean (subject always to the special conditions hereinafter contained).

Loss of or damage to the property insured directly caused by

1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in condition 6 of the special Conditions hereof.
2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbance.
3. The wilful act of any striker or locked-worker done in furtherance of a strike or in resistance to a lock out.
- 4 The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising consequences of any such act.

Special Conditions

For the purpose of this Ecdorsement but not otherwise there shall be substituted for the respectively numbered conditions of the policy the following-

Condition-5

- i) This insurance does not cover
 - (a) Loss of earning, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
 - (b) Loss or damage resulting from total or partial cessation of work or the retarding or interruption, or cessation of any process or operation.
 - (c) Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commanding or requisition by any lawfully constituted authority.
 - (d) Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.
 - (e) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
 PROVIDED never the less that the company is not relieved under (c) or (d) above or any liability to the insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.
- ii) This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel For the purpose of this condition 5 (ii) only combustion shall include any self sustaining process of nuclear fission.

CONDITION-6

This Insurance does not cover any loss or damage occasioned by or through or in consequence directly, or indirectly of the following occurrence namely:-

- (a) War, in vasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war
- (b) Mutiny, Civil commotion assuming theroportions of or amounting to a popular rising, military rising, Insurrection, rebellion, revolution, military or usurped power, or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government dejure or de facto or to the influencing of it by terrorism or violence.
 In anyaction, suit or other proceeding, where the company alleges that by resson of the provisions of this condition any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the insured.

CONDITION-7

Unless otherwise expressly stated in the policy this insurance does not cover

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding Taka 250/-
- (d) Manuscripts, plans,drawing or designs, patterns, models or moulds.
- (e) Securities, obligations,ocumens of any kinds, stamps coins, paper money, cheques, Book of accounts or other Business books.
- (f) Explosives.

CONDITION-10

This Insurance may at any time be terminated by the company on notice to that effect being given to the insured, in which case the company shall be liable to pay a rateable proportion of the premium for the unexpired term from the date of cancelment. If the Insurance be terminated at the request of the insured the company shall not be liable to repay the premium or any part of it except in so far as the insurance applies to stocks in respect of which the company shall retain, a premium calculated according to its customary short period scale of the time the said Insurance has been in force

CONDITION-17

If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this Endorsement be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his

15. The insured shall, at the expense of the Company, do and concur in doing and permit to be done, all such, act and things as may be necessary or reasonable required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.
16. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting insurance or insurances whether effected by the insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
17. If the property hereby insured shall, at the breaking out of any fire be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own Insurer for the difference, and shall bear a reteable proportion of the loss accordingly, Every item, if more than one, of the Policy shall be separately subject to this condition.
18. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or if they cannot agree upon a sigle arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party In case either party shall refuse or falto appoint an arbitrator within two calendar months after receipt of notive in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meeting. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively, and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator arbitrators or umpire making the award . And it is hereby exprsedly stipulated and declared that it shall be a condition precedent to any right of action or suit upon his policy that the award by such arbitrationr, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.
19. In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.
20. Every notice and other communication to the Company required by these, conditions must be written or printed.
21. Loss or damage to plinths and/or foundations and/or pavements is excluded from this insurance.
22. When so authorized by the Company, the Officers of the Company, shall have an access at any time to the risks amd or the premises.

To the amount of any loss or damage such difference



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 Hotline : 47110160, E-mail : info@niil.com.bd, Web : www.niil.com.bd

IMPORTANT NOTICE

The Insured is requested to read this policy carefully and if any error/misdescription be found, then the policy should be returned to the issuing office for correction.