



Azadi Ka  
Amrit Mahotsav



**भांडागारण विकास और विनियामक प्राधिकरण  
भारत सरकार**

एन सीयू आई भवन, चौथी मंज़िल, 3, सीरी इंस्टीट्यूश्रल एरिया, अगस्त क्रान्ति मार्ग,  
हौज़ खास, नईदिल्ली - 110016, दूरभाष - :49536496, 49092978

**Warehousing Development and Regulatory Authority  
Government of India**

NCUI Building, 4th Floor, 3, Siri Institutional Area, August Kranti Marg,  
Hauz Khas, New Delhi - 110016, Tel. No. 49536496, 49092978

F. No: T-30015/1/2021-Technical-Part(1)/4369

Dated: 04.04.2025

Madam/Sir,

It is informed that WDRA called for an Expression of Interest (EoI) to discover insurance premium rates for a comprehensive insurance product which covers all the risks as required by WDRA's circular on Insurance policies to be taken by the applicant/warehouseman for the purpose of registration/renewal of registration of warehouse(s) dated 03-06-2022.

2. Accordingly, The New India Assurance Company Ltd and National Insurance Company submitted rates for comprehensive Insurance product along with Terms & Conditions. Besides, The Oriental Insurance Company submitted its rates for Sooksham policy, Laghu and SFSP only. The rate offered by the above mentioned Insurance companies is per every Rs. 1000 value of the stock. Copy of the rates are attached for your kind perusal.

3. Therefore, all applicants/warehouseman can refer the rates while purchasing insurance policies for the purpose of WDRA registration requirement. It may be noted that the applicant/warehouseman is free to choose any Insurance company registered with IRDAI for procuring Insurance policies and discretion may be used while procuring the Insurance policies.

(Manish K Jain)  
Under Secretary (A&F)

To:

All registered warehouseman

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नेशनल इन्श्योरेन्स  
National Insurance

Trusted Since 1906

TERMS & CONDITIONS

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To  
The Under Secretary, (A&F)  
Warehousing Development and Regulatory Authority  
NCUI Building, 4th Floor, 3, Siri Institutional Area,  
August Kranti Marg, HauzKhas, New Delhi - 110016

Sub: Expression of Interest (EOI) For Comprehensive Insurance Product For  
Registered//Applying for Registration of Warehouses with WDRA  
Tender No. : T-30015/1/2021-Technical- Part (1)

- The above rates for Closed Go-down only. In case any storage in Open that should be separately declared and separate rates to be charged.
- The above quoted rate after considering Value at particular location is in the range of Rs. 5 Crores - Rs. 500 Crores. In case any sum insured beyond this limit then separate rate shall be applicable.
- All Storage over Plinth only.
- Necessary security measures (24\*7 and CCTV mandatory) for Burglary & Theft Coverage
- Necessary Records must be maintained for all on role employees (recruited through proper channel) for FG coverage's contractor employees is not covered.
- The above quoted rates are subject to change as per the Market Guided Rates.
- Standard Exclusion shall be applicable under the respective Policies.
- Terms and conditions as per Standard Laghu/SFSP/Burglary & Theft Policies.
- Nil claim/incident for last 3 years under all policies/policy at the time of risk inception.
- Necessary Waiting Period shall be Applicable as per the Moratorium (issue time to time)
- No coverage for Surety Bond (if any)
- FG Limit: 10Lakh per person and per event 50Lakh
- Monthly stock verification is required.
- Communicable disease and pandemic excluded.

Authorized Signatory

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For or on behalf of National Insurance Company Limited

नेशनल इन्श्योरेन्स कं. लिमिटेड  
National Insurance Company Limited  
CIN : U10200WB1906GOI001713  
IRDA Regn. No. 58

(पंजीकृत एवं प्रधान कार्यालय : परिसर संख्या 18-0374, प्लॉट संख्या, सी बी डी-81, न्यू टाउन, कोलकाता 700156)  
(Registered & Head Office : Permisses No.18-0374, Plot No.-CBD-81, New Town, Kolkata-700156)

# National Insurance Company



Trusted Since 1906

## FORMAT-3 FINANCIAL OFFER

Zone-I				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.65	4.88	4.74	4.97
Hazardous-II	5.83	6.06		
Hazardous-III	6.77	7.00		
Total Rate (in Rupees)/ per 1000 of the Sum Insured(A)				
Zone-II				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.40	4.63	4.49	4.72
Hazardous-II	5.58	5.81		
Hazardous-III	6.52	6.75		
Total Rate (in Rupees)/ per 1000 of the Sum Insured (B)				
Zone-III				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.25	4.48	4.34	4.57
Hazardous-II	5.43	5.66		
Hazardous-III	6.37	6.60		
Total Rate (in Rupees)/ per 1000 of the Sum Insured (C)				
Zone-IV				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.20	4.43	4.29	4.52
Hazardous-II	5.38	5.61		
Hazardous-III	6.32	6.55		
Total Rate (in Rupees)/ per				

नेशनल इन्शुरेन्स कम्पनी लिमिटेड  
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नेशनल इन्श्योरेन्स  
National Insurance

**Trusted Since 1906**

1000 of the Sum Insured (D)			
Grand Total* (A+B+C+D)= Rs..... per 1000 of the Sum Insured			

\* Only offer for conventional and cold storages without terrorism would be considered for evaluation.

*Rate as mention on first page.*

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(Registered & Head Office : Permises No.18-0374, Plot No.-CBD-81, New Town, Kolkata-700156)

# न्यू इन्डिया एश्योरन्स कम्पनी लिमिटेड

जीएसटीआईएन : 07AAACN4165C1ZT  
दिल्ली सी. बी. ओ. - II (900000)  
N-34, प्रथम तल, बॉम्बे लाइफ बिल्डिंग,  
कनॉट प्लेस, नई दिल्ली - 110001



## THE NEW INDIA ASSURANCE COMPANY LIMITED

GSTIN : 07AAACN4165C1ZT  
Delhi C.B.O. - II : (900000)  
N-34, 1st Floor, Bombay Life Building,  
Connaught Place, New Delhi-110001

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ई-मेल / E-mail : [nia.900000@newindia.co.in](mailto:nia.900000@newindia.co.in)  
वेबसाइट / Website : [www.newindia.co.in](http://www.newindia.co.in) सीआईएन / CIN : L66000MH1919GOI000526

### SUBJECTIVITIES

1. Our quote is subject to NIL claims for last 3 years for all policies/policy at the time of risk inception.
2. Standard Exclusion as per GIC shall be applicable under the respective Policies.
3. Mentioned rates are for Closed Godowns only.
4. In case any storage in Open that should be separately declared and separate rates to be charged.
5. The rates are quoted after considering value at particular location is in the range of Rs. 5 Crores to Rs.500 Crores.
6. All Storage over Plinth only.
7. Necessary security measures have to in place for Burglary & Theft Coverage.
8. CCTV Cameras needs to be installed at all checkpoints.
9. Monthly stock verification is to be declared.
10. Necessary Records must be maintained for all on/Off role employees for Fidelity Guarantee coverage. Hereby quoted rates are subject to change as per the Market guided rates.
11. Fidelity Guarantee will have limit of Rs.5 lakh per person and per event maximum Rs.40 lakhs.
12. Fidelity Guarantee cover is for on role employees only.
13. Contractual employees will not be covered.
14. All terms and conditions will be as per Standard Laghu/SFSP/Burglary & Theft/Fidelity Guarantee policies.
15. Necessary waiting pending shall be Applicable as per the Moratorium.
16. No coverage for Surety Bond (if any).



पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गाँधी मार्ग, फोर्ट, मुंबई-400 001  
Regd. & Head Office : New India Assurance Building, 87, Mahatma Gandhi Marg, Fort, Mumbai-400 001

# The New India Assurance Company Ltd

FORMAT-3

## FINANCIAL OFFER

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Zone-I				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	5.10	5.33	5.55	5.78
Hazardous-II	6.22	6.45	5.55	5.78
Hazardous-III	7.17	7.40	5.55	5.78
<b>Total Rate (in Rupees)/ per 1000 of the Sum Insured(A)</b>	<b>18.49</b>	<b>19.18</b>	<b>16.65</b>	<b>17.34</b>
Zone-II				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.82	5.05	5.15	5.38
Hazardous-II	5.98	6.21	5.15	5.38
Hazardous-III	6.92	7.15	5.15	5.38
<b>Total Rate (in Rupees)/ per 1000 of the Sum Insured (B)</b>	<b>17.72</b>	<b>18.41</b>	<b>15.45</b>	<b>16.14</b>
Zone-III				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.73	4.96	4.83	5.06
Hazardous-II	5.95	6.18	4.83	5.06
Hazardous-III	6.82	7.05	4.83	5.06
<b>Total Rate (in Rupees)/ per 1000 of the Sum Insured (C)</b>	<b>17.50</b>	<b>18.19</b>	<b>14.49</b>	<b>15.18</b>
Zone-IV				
Commodity	Conventional Warehouse( In Rupees)		Cold-storage Warehouse( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous-I	4.65	4.88	4.62	4.85
Hazardous-II	5.78	6.01	4.62	4.85
Hazardous-III	6.73	6.96	4.62	4.85
<b>Total Rate (in Rupees)/ per 1000 of the Sum Insured (D)</b>	<b>17.16</b>	<b>17.85</b>	<b>13.86</b>	<b>14.55</b>
<b>Grand Total* (A+B+C+D)= Rs..... per 1000 of the Sum Insured</b>	<b>70.87</b>	<b>73.63</b>	<b>60.45</b>	<b>63.21</b>

\* Only offer for conventional and cold storages without terrorism would be considered for evaluation.



# The Oriental Insurance Company

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Sooksham Policy				
Zone-1				
Commodity	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	0.531	0.761	0.549	0.779
Hazardous -II	0.766	0.996	0.549	0.779
Hazardous -III	0.95	1.18	0.549	0.779
Total Rate/per 1000 of the sum insured (A)				
Zone-2				
Commodity	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	0.406	0.636	0.424	0.654
Hazardous -II	0.641	0.871	0.424	0.654
Hazardous -III	0.825	1.055	0.424	0.654
Total Rate/per 1000 of the sum insured (A)				
Zone-3				
Commodity	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	0.331	0.561	0.349	0.579
Hazardous -II	0.566	0.796	0.349	0.579
Hazardous -III	0.75	0.98	0.349	0.579
Total Rate/per 1000 of the sum insured (A)				
Zone-4				
Commodity	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	0.306	0.536	0.324	0.554
Hazardous -II	0.541	0.771	0.324	0.554
Hazardous -III	0.725	0.955	0.324	0.554
Total Rate/per 1000 of the sum insured (A)				

  
**सनमीत सचदेवा**  
 उप महाप्रबंधक (प्रमारी)  
**SUNMEET SACHDEVA**  
 Deputy General Manager I/C

# The Oriental Insurance Company

Handwritten initials and date: *TH*, *5/14*, *28*

Laghu and SFSP				
Zone-1				
	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
Commodity	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	2	2.23	2.09	2.32
Hazardous -II	3.18	3.41	2.09	2.32
Hazardous -III	4.12	4.35	2.09	2.32
Total Rate/per 1000 of the sum insured (A)				
Zone-2				
	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
Commodity	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	1.75	1.98	1.84	2.07
Hazardous -II	2.93	3.16	1.84	2.07
Hazardous -III	3.87	4.1	1.84	2.07
Total Rate/per 1000 of the sum insured (A)				
Zone-3				
	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
Commodity	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	1.6	1.83	1.69	1.92
Hazardous -II	2.78	3.01	1.69	1.92
Hazardous -III	3.72	3.95	1.69	1.92
Total Rate/per 1000 of the sum insured (A)				
Zone-4				
	Conventional Warehouse ( In Rupees)		Coldstorage Warehouse ( In Rupees)	
Commodity	Without Terrorism	With Terrorism	Without Terrorism	With Terrorism
Hazardous -I	1.55	1.78	1.64	1.87
Hazardous -II	2.73	2.96	1.64	1.87
Hazardous -III	3.67	3.9	1.64	1.87
Total Rate/per 1000 of the sum insured (A)				

सनमीत सचदेवा  
उप महाप्रबंधक (प्रमारी)  
**SUNMEET SACHDEVA**  
Deputy General Manager I/C