

Rating schedules of SFSP Policy

Section IV
INDUSTRIAL/MANUFACTURING RISKS

Risk code	Rate code	Description of risk	Rate (per mille)
1	7	Abrasive Manufacturing	1.5
2	5	Aerated Water Factories	1.15
3	5	Aerial Ropeway including trolley stations	1.15
4	7	Agarbatti manufacturing	1.5
5	11	Aircraft Hangers	2.25
6	5	Airport Terminal Buildings (including all facilities like Cafes, Shops etc) N.B: Airport Cargo complex shall be rated under Section VI	1.15
7	18	Aluminium/ Magnesium Powder Plants	4.15
8	5	Aluminium ,Zinc,Copper Factories	1.15
9	7	Areca nut and/or Betelnut factories	1.5
10	5	Asbestos Steam Packing and lagging manufacturing	1.15
11	7	Atta and Cereal Grinding (excluding Dal Mills)	1.5
12	12	Audio/Video Cassette Manufacturing	2.65
13	5	Automobile Manufacturing	1.15
14	5	Bakeries	1.15
15	15	Basket Weavers and Cane Furniture Makers	4.05
16	8	Battery Manufacturing	1.7
17	11	Beedi Factories	2.7
18	5	Biscuit Factories	1.15
19	14	Bitumenised Paper and / or Hessian Cloth Manufacturing including Tar Felt Manufacturing.	3.6
20	9	Book Binders, Envelope and Paper Bag Manufacturing.	1.9
21	7	Breweries	1.5
22	3	Brickworks (including refractories and fire bricks)	0.75
23	5	Bridges - Concrete/Steel	1.15
24	7	Bridges-Wooden	1.8
25	3	Building In course of construction	0.75
26	9	Cable Manufacturing	1.9
27	11	Camphor Manufacturing	2.7
28	11	Candle Works	2.25
29	5	Canning Factories	1.15
30	5	Capsule Manufacturing	1.15
31	10	Carbon paper / Typewriter Ribbon Manufacturing	2.05
32	7	Cardamom Factories	1.5
33	8	Cardboard Box Manufacturing	1.7
34	15	Carpenters, Wood wool Manufacturing, Furniture Manufacturing and other wood worker shops (excluding saw mill)	4.05
35	9	Carpet and Drugget Manufacturing (Cotton/jute/wool)	1.9
36	12	Carpet and Drugget Manufacturing (Others)	2.65
37	11	Cashew nut Factories	2.25
38	7	Cattle feed Mill	1.5
39	24	Celluloid Goods Manufacturing	13.5
40	5	Cement / asbestos/concrete products Manufacturing	1.15
41	7	Cement Factories	1.5
42	5	Ceramic Factories and Crockery and Stoneware pipe Manufacturing/Clay Works.	1.15
43	11	Chemical Manufacturing(Using materials with Flash Point below 32OC), Bulk Drug Manufacturing	2.25
44	8	Chemical Manufacturing(others), Pharmaceuticals, Toiletry products	1.7
45	10	Cigar and Cigarette Manufacturing	2.05
46	12	Cigarette Filter Manufacturing (Using Solvents with Flash Point below 32OC)	2.65
47	10	Cigarette Filter Manufacturing (Others)	2.05
48	11	Cinema Film Production Studios	2.25
49	7	Cinematography Film Editing, Laboratory and Sound recording rooms where Film processing is carried out	1.5
50	5	Cinematography Film Editing, Laboratory and Sound recording rooms without Film processing.	1.15
51	9	Cinema Theatres	1.9
52	22	Circus, Touring Drama Troupes and Touring Cinema Theatres	9.45
53	5	Cloth Processing units situated outside the compound of Textile mills	1.3
54	18	Coal/Coke/Charcoal ball & briquettes Manufacturing	4.95
55	9	Coal Processing Plants	1.9
56	7	Coffee Curing, Roasting / Grinding	1.5
57	12	Coir Factories	2.65
58	12	Collieries - underground Mechnery and pit head gear	3.15

59	5	Condensed Milk Factories, Milk Pasturising Plants and Dairies	1.15
----	---	---	------

60	5	Confectionery Manufacturing	1.3
61	13	Contractors Plant and Machinery	2.8
	15	At one location only	2.8
		Anywhere in India	3.4
		(at specified locations)	3.4
62	12	Cork Products Manufacturing	2.65
63	22	Cotton Gin and Press Houses	9.45
64	15	Cotton Seed cleaning / Delinting Factory	3.4
65	5	Dehydration Factories	1.15
66	9	Detergent Manufacturing with Sulphonation Plant	1.9
67	8	Detergent Manufacturing (Others)	1.7
68	9	Distilleries	1.9
69	15	Duplicating/stencil paper Manufacturing	3.4
70		Electric Generation Stations	
	4	Hydro Power stations	0.95
	5	Others	1.15
71	7	Electric Lamp /T.V. Picture Tube Manufacturing	1.5
72	8	Electronic Goods Manufacturing /Assembly	1.7
73	4	Electronic Software Parks	0.95
74	7	Enamel-ware factories	1.5
75	4	Engineering Workshop - - Structural Steel fabricators, Sheet Metal fabricators, Hot/Cold Rolling, Pipe Extruding, Stamping, Pressing, Forging Mills, Metal smelting, Foundries, Galvanising works, Metal Extraction, Ore processing (other than Aluminium, Copper, Zinc)	0.95
76	6	Engineering Workshop (Others), Clock/Watch Manufacturing , Motor Vehicle Garages	1.3
77	22	Exhibitions, Fetes, Mandaps.	9.45
78	18	Explosives / Blasting Factories	4.95
79	8	Fertiliser Manufacturing (other than those rateable under Petrochemical Tariff)	1.7
80	12	Filter and wax paper Manufacturing	2.65
81	18	Fireworks Manufacturing	4.95
82	8	Flax / Hemp Mills	1.5
83	12	Flour Mills	2.65
84	15	Foamed Plastics Manufacturing and / or converting plants	4.05
85	15	Foam Rubber Manufacturing	4.05
86	15	French Polish Manufacturing	3.4
87	5	Fruit and vegetable drying/dehydrating factories	1.15
88	5	Fruit products and Condiment Factories (including fruit pulp making)	1.15
89	7	Garment Makers, Toppee, Hats and the like makers	1.5
90	7	Ghee Factories including vegetable Ghee mfg.	1.5
91	9	Glass Fibre Manufacturing	1.9
92	10	Glass wool Manufacturing	2.05
93	7	Glass Manufacturing	1.5
94	7	Gold thread factories / Gilding factories	1.5
95	5	Granite Factories using inflammable solvents	1.15
96	3	Granite Factories (Others)	0.75
97	9	Graphite electrode Manufacturing	1.9
98	9	Grain/seeds disintegrating/crushing/ Decorticating factories/ Dal mills.	1.9
99	9	Grease / Wax Manufacturing	1.9
100	5	Green Houses/ Algae/ Spirulina and the like	1.35
101	7	Gum/Glue/Gelatine Manufacturing	1.5
102	7	Gypsum board manufacturer	1.5
103	8	Hoisery,lace, Embroidery/Thread factories	1.7
104	5	Ice candy and Ice cream Manufacturing	1.15
105	5	Ice factories	1.15
106	11	Incandescent Gas mantle Manufacturing	2.25
107	7	Industrial Diamonds Manufacturing	1.5
108	11	Industrial Gas Manufacturing	2.25
109	9	Ink (excluding printing ink) Manufacturing	1.9
110	5	Jaggery Manufacturing	1.15
111	15	Jute Mills	4.05
112	12	Katha Manufacturing	2.65
113	7	Khandsari Sugar Manufacturing	1.5
114	9	Lac or Shellac Factories	1.9
115	12	Leather Cloth Factories	2.65
116	7	Leather Goods Manufacturing (incl. boot/shoe)	1.5
117	5	Lime Kiln	1.15
118	9	Lithographic presses	1.9
119	15	Liquified Gas Bottling Plants	3.4
120	7	Malt Extraction Plants	1.5
121	4	Man-made Fibre Manufacturing (using Cellulose)	0.95
122	5	Man-made Fibre Manufacturing Plant (Others)	1.15
123	7	Manure Blending works	1.5
124	18	Match Factories	4.95

125	15	Mattress and Pillow making	3.4
-----	----	----------------------------	-----

126	7	Metallizing works (involving metals only)	1.5
127	11	Metallising Works (others)	2.25
128	9	Metal/Tin printers	1.9
129	7	Mica Products Manufacturing	1.5
130	7	Mineral Oil blending and processing	1.5
131	5	Mosaic Factories	1.15
132	5	Mushroom Growing Premises (Excluding Crops)	1.15
133	24	Nitro Cellulose Manufacturing (Industrial Grade)	4.15
133	24	Nitro Cellulose Manufacturing (others)	13.5
134	11	Non-woven fabric Manufacturing	2.25
135	13	Oil Extraction	2.8
136	9	Oil Distillation Plants (essential)	1.9
137	7	Oil Mills refining (Veg/Animal)	1.5
138	7	Oil Mills (Vegetable)	1.5
139	12	Oil and Leather Cloth Factories	2.65
140	7	Paint factories (Water based)	1.5
141	13	Paint (others) & Varnish Factories	2.8
142	15	Paints - Nitrocellulose based	4.05
143	9	Pan Masala making	1.9
144	8	Paper and Cardboard Mills (including Lamination)	1.7
145	8	Particle Board Manufacturing	1.7
146	14	Pencil Manufacturing	3
147	8	Petroleum Coke Calcination	1.7
148	09	Plastic Goods Manufacturing (excluding Foam Plastics) Calorific value < 15000 btu / lb	1.9
148	12	Plastic Goods Manufacturing (excluding Foam Plastics) Calorific value > 15000 btu / lb	3.15
149	18	Plywood / Wood veneering Factories/ Laminating Factories	4.95
150	5	Polyester Film Manufacturing / BOPP Film Manufacturing	1.15
151	7	Port Premises including jetties and equipment thereon And other port facilities	1.5
		Note 1:- Storage areas within the port premises shall be charged open storage rates under section VI and/or under section VII as applicable.	
		Note 2:- No reduction in rates shall be allowed for opting out STFI perils.	
152	5	Poultry Farms (Excluding birds therein)	1.15
153	22	Presses for coir fibres/waste/Grass/fodder/boosa/Jute	9.45
154	15	Presses for coir yarn / cotton/senna leaves	4.05
155	12	Presses for carpets, rugs and tobacco	3.15
156	10	Presses for hides and skins	2.05
157	12	Printing Ink Manufacturing / Roller composition factories	2.65
158	9	Printing Press	1.9
159	5	Pulverising Plants(Metals and non-hazardous goods)	1.15
160	11	Pulverizing Plants (Others)	2.25
161	11	Rice Mills	2.25
162	6	Rice Polishing Units	1.3
163	9	Rope works (Plastic), Assembling of Plastic Goods such as Toys and the like	1.9
164	5	Rope Works (others)	1.15
165	11	Rubber Factories	2.25
166	12	Rubber Goods Mfg with Spreading	2.65
167	9	Rubber Goods Manufacturing without spreading	1.9
168	3	Salt crushing Factories and Refineries	0.75
169	18	Saw Mills (including Timber Merchants premises where sawing is done).	4.15
170	7	Sea Food / Meat Processing	1.5
171	6	Silk Mills / Spun Silk Mills	1.3
172	12	Snuff Manufacturing	2.65
173	8	Soap Manufacturing	1.7
174	9	Sponge Iron Plants	1.9
175	11	Spray Painting, Powder coating	2.25
176	5	Stables (excluding animals)	1.15
177	7	Starch Factories	1.5
178	3	Stone quarries	0.75
179	7	Sugar Candy Manufacturing	1.3
180	5	Sugar factories	1.15
181	15	Surgical Cotton Manufacturing	4.05
182	5	Sweetmeat Manufacturing	1.3
183	5	Tanneries	1.15
184	7	Tapioca factories	1.5
185	14	Tarpaulin and canvas proofing factories	3.6
186	8	Tea blending/packing factories	1.7
187	9	Tea Factories	1.9
188	5	Telephone Exchanges	1.15
189	Textile Mills		
	8	Spinning mills	1.7
	7	Composite mills (Composite Mills are those where activities from Blow Room to Cloth processing are involved)	1.5

190	5	Tile & Pottery works	1.15
-----	---	----------------------	------

191	3	Tiny sector Industries with values at risk not exceeding Rs 10 lakhs	0.75
192	5	Tissue Culture Premises (Excluding Crops)	1.15
193	12	Tobacco Curing / Redrying Factories	3.15
194	12	Tobacco grinding/ crushing Manufacturing	3.15
195	20	Turpentine and rosin distilleries	5.85
196	8	Tyres and Tubes Manufacturing	1.7
197	11	Tyre Retreading and Resoling factories	2.7
198	7	Umbrella Assembly factories	1.5
199	9	Velvet Cloth Manufacturing	1.9
200	5	Vermicelli factories	1.15
201	5	Weigh Bridges	1.15
202	6	Weaving Mills	1.3
203	22	Wheat Threshers	9.45
204	7	Wood seasoning/treatment/ impregnation	1.5
205	9	Wool cleaning and pressing factories	1.9
206	7	Woollen Mills	1.5
207	5	Yarn Processing	1.3
208	7	Zip fasteners Manufacturing	1.5

- 1 The reduction in premium rates for deletion of STFI and /or RSMTD perils at the inception of the policy shall be as under:

	Rate in per mille (‰)
STFI	0.1875
RSMTD	0.0750

- 2 Rates applicable to cover earthquake under this section shall be as under:

Earthquake Zones	Rate in per mille (‰)
Zone I	0.750
Zone II	0.375
Zone III	0.150
Zone IV	0.075

- 3 Rates applicable to cover Spontaneous Combustion shall be as under

Category	Rate in per mille (‰)
Category I Goods	0.1875
Category II Goods	0.3750
Category III Goods	0.5625
Category IV Goods	0.750

- 4 Rates, terms & conditions of all other Add-on Covers shall be as per the AIFT