



**BHARAT GRIHA RAKSHA POLICY**  
**UIN-IRDAN190RP0010V02202021**

1. Insured's Details :			
Insured Name	: AJAY AGRAWAL	E-mail Id/Fax	: /
Customer ID	: PO93119667	PAN No.	:
Address	: PLOT NO. 348, N-1, SECTOR - E, CIDCO, AURANGABAD 431001 AURANGABAD, MAHARASHTRA, 431001	GSTIN/UIN.	: NA / NA
Phone No.	:		:

2. Issuing Office Details :			
Office Name	: AURANGABAD DO-160400 (160400)	E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
Office Code	: 160400	S.Tax Regn. No.	: AAACN4165CST178
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA, 431005.	GSTIN	: 27AAACN4165C3ZP
Phone No.	: 02402333572 / 02402333361	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16040011218600000025
Period of Insurance	: From: 30/11/2021 12:00:01 AM To: 29/11/2022 11:59:59 PM
Date of Proposal	: 30-Nov-21
Prev. Policy no.	: NA
Client Type	: Non-Corporate
Business Source Code	:
Dev.Off level./Broker	: JAINUINE INSURANCE BROKERS PVT. LTD. - (DA3388757) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623)
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: 02402350377, 9850049400 / NA
E-mail Id/Fax	: kailash@jainuineinsurance.co.in, / /

4. Collection Particulars :			
Premium	: 1919	Total (₹)	: 2265
GST	: 346	Receipt No. & Date	: 16040081210000008289 - 22/11/21

5. Policy Level Covers :	
Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Risk Code	: 1001
Sum Insured	: ₹ 6000000

**6. Block Details :**

Policy No. : 16040011218600000025 Document generated by 38661 at 22/11/2021 17:30:43 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



SI No.	Location Address with Pin Code	Carpet Area of the structure(sq m)	Rate of Cost of Construction(₹/sq. m)	Building SI	Cost of Addl. Structure	Details of Addl. Structure	F.F.F.(Home Furnishing) SI
1	Plot No.348,N-1,Sector-E,Cidco,Aurangabad 431001, 431001	4000	1500	6000000	0	na	0
SI No.	Location Address with Pin Code	Electrical/Electronic Sum Insured	Others Sum Insured	Total Sum Insured	Type of Construction-Walls	Type of Construction-Floor	Type of Construction-Roof
1	Plot No.348,N-1,Sector-E,Cidco,Aurangabad 431001, 431001	0	0	6000000	Pucca	Pucca	Pucca

**7. Additional Covers:**

**7(a) Inbuilt Cover:**

Cover for Loss of Rent

Risk Serial Number	Sum Insured for No. of Months	No. of Months
1	0	0

Cover for Rent for Alternative Accommodation

Risk Serial Number	Sum Insured for No. of Months	No. of Months
1	0	0

**7(b) Optional Covers:**

**i) Valuable Contents:**

SI No	Item Name	Sum Insured	Valuation Certificate Attached	Valuation agency
Total Sum Insured				

**ii) PA cover**

Name of Policy Holder	Age	Sum Insured	Nominee Name	Relationship
NA	0	0	NA	NA
Name of your Spouse	Age	Sum Insured	Nominee Name	Relationship
NA	0	0	NA	NA

**8. Sum Insured Summary :**



Sl. No.	Asset Description	Sum Insured (₹)
1.	Home building Sum Insured	6,000,000
2.	Cost of additional structure	0
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	0
4.	Electrical/Electronic Sum Insured	0
5.	Other Contents	0
6.	Other property specifically required to be covered	0
<b>Total Sum Insured</b>		<b>6,000,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
<b>Terrorism Covered</b>	: Yes	<b>Earthquake Covered</b>	: Yes
<b>STFI Covered</b>	: Yes		

<b>10. Hypothecation Details :</b>	
Sl.No.	Name of the Financiers
1	NOT OPTED

<b>11. Coinsurance Details :</b>					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
<b>Special Conditions</b>	:
<b>Special Warranties</b>	: NA
<b>Special Exclusion</b>	: NA
<b>Clauses</b>	: (1) Terrorism Clause (2) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor,Consulting Engineer (3) Removal of Debris Clause...Upto 2% of the claim of the amount for reasonable costs of Removing debris from the site. (5) Escalation Clause in case of Long Term Policy
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. Terrorism Deductibles:-</b>			
Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Residential	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)

<b>14. Premium Details :</b>	
Premium Head	Premium Amount (₹)
Net Premium under the policy	: 1919
GST	: 346
Total premium including GST	: 2265
Total premium including GST(In words)	: RUPEES TWO THOUSAND TWO HUNDRED SIXTY-FIVE ONLY

<b>Premium and GST Details</b>		
	Rate of Tax	Amount in INR
Premium		₹ 1919.00
SGST	9	173
CGST	9	173
IGST	0	0



In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 22nd day of November, 2021.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 22/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16040021P0012864

**IRDA Registration Number: 190**