



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

1. Insured's Details :					
Insured Name	:	SANGEETA W/O SHYAM AGRAWAL .	E-mail Id/Fax	:	/
Customer ID	:	PO95973026	PAN No.	:	
Address	:	SANGEETA W/O SHYAM AGRAWAL , PLOT NO H/40 ,CIDCO, N-05 , AURANGABAD . AURANGABAD ,MAHARASHTRA, 431001	GSTIN/UIN.	:	NA / NA
Phone No.	:			:	

2. Issuing Office Details :					
Office Name	:	BRANCH AURANGABAD AUTO TIE-UP (160401)	E-mail Id/Fax	:	nia.160401@newindia.co.in /
Office Code	:	160401	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH ( 160401 ) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003 MAHARASHTRA , 431003.	GSTIN	:	27AAACN4165C3ZP
Phone No.	:	02402485446 / 02402484415	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16040111218600000258
Period of Insurance	: From: 23/03/2022 12:00:01 AM To: 22/03/2023 11:59:59 PM
Date of Proposal	: 23-Mar-22
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	:	3201	Total (₹)	:	3777
GST	:	576	Receipt No. & Date	:	16040181210000003844 - 22/03/22

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	: ₹ 10000000

**6. Block Details :**

Sl 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

Policy No. : 16040111218600000258 Document generated by 31229 at 22/03/2022 18:40:53 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>.



1	PLOT NO H/40 ,CIDCO, N-05 , AURANGABAD ., 431001	2000	5000	10000000	0	NA	0
<b>Sl No</b>	<b>Location Address with Pin Code</b>	<b>Electrical/Electronic Sum Insured</b>	<b>Others Sum Insured</b>	<b>Total Sum Insured</b>	<b>Type of Construction-Walls</b>	<b>Type of Construction-Floor</b>	<b>Type of Construction-Roof</b>
1	PLOT NO H/40 ,CIDCO, N-05 , AURANGABAD ., 431001	0	0	10000000	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:**

Sl 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	10,000,000
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>10,000,000</b>

**9. Terrorism/EQ/STFI :**

<b>Terrorism Covered</b>	: Yes	<b>Earthquake Covered</b>	: Yes	<b>STFI Covered</b>	: Yes
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
1	KARUR VYSYA BANK BR AURANGABAD

**11. Coinsurance Details :**

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

**12. Subjectivities :**

The insurance under this policy is subject to



<b>Special Conditions</b>	:	ON RESIDENTIAL PROPERTY
<b>Special Warranties</b>	:	NA
<b>Special Exclusion</b>	:	NA
<b>Clauses</b>	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Architects Clause..Upto 5% of the claim amount for reasonable fees of architect, Surveyor, Consulting Engineer (4) 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

**13. Terrorism Deductibles:-**

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)

**14. Premium Details :**

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 3201
GST	: 576
Total premium including GST	: 3777
Total premium including GST(In words)	: RUPEES THREE THOUSAND SEVEN HUNDRED SEVENTY-SEVEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 3201.00
SGST	9	288
CGST	9	288
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 March, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 22/03/2022

Duly Constituted Attorney(s)



Tax Invoice No : 16040121P0005003

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**

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