



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

1. Insured's Details :					
Insured Name	:	ABHISHEK GOVIND TAYAL .	E-mail Id/Fax	:	/
Customer ID	:	PO97041165	PAN No.	:	
Address	:	ABHISHEK GOVIND TAYAL , PLOT NO 100, MANU PRABHA FIRST FLOOR , CIDCO N-4 , GURUSHANI NAGAR , AURANGABAD .  AURANGABAD(MA) ,MAHARASHTRA, 431003	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	: 16040111228600000016
Period of Insurance	: From: 13/05/2022 12:00:01 AM To: 12/05/2023 11:59:59 PM
Date of Proposal	: 13-May-22
Prev. Policy no.	: 16040111218600000002
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	:	2400	Total (₹)	:	2832
GST	:	432	Receipt No. & Date	:	16040181220000000398 - 17/05/22

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	: ₹ 7500000

**6. Block Details :**

Policy No. : 16040111228600000016 Document generated by 38569 at 17/05/2022 16:57:00 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	AURANGABAD, 431003	1500	5000	7500000	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	AURANGABAD, 431003	0	0	7500000	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	7,500,000
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>7,500,000</b>

## 9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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## 10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	ORIENTAL BANK OF COMMERCE BR SENDHWA

## 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	: 2400
GST	: 432
Total premium including GST	: 2832
Total premium including GST(In words)	: RUPEES TWO THOUSAND EIGHT HUNDRED THIRTY-TWO ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 2400.00
SGST	9	216
CGST	9	216
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 17th day of May, 2022.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 17/05/2022

Duly Constituted Attorney(s)



Tax Invoice No : 16040122P0000518

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

Policy No. : 1604011122860000016 Document generated by 38569 at 17/05/2022 16:57:00 Hours.

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