



BHARAT GRIHA RAKSHA POLICY
UIN-IRDAN190RP0010V02202021

1. Insured's Details :					
Insured Name	:	RUSHI HASMUKHLAL THAKKAR	E-mail Id/Fax	:	/
Customer ID	:	PO93207158	PAN No.	:	
Address	:	FLAT UNIT NO.A-102,SHLOK PARISAR,NEAR ICB FLORA,NEAR VISHESH RESIDENCY,B/H VODAFONE TOWER NEAR S.G. HIGHWAY,ON NEARBY GOTA OVER BRIDGE, NEW GOTA AREA, AHMEDABAD - 382481 CHANDLODIA ,GUJARAT, 382481	GSTIN/UIN.	:	NA / NA
Phone No.	:			:	

2. Issuing Office Details :					
Office Name	:	DO II AURANGABAD (160500)	E-mail Id/Fax	:	nia.160500@newindia.co.in / 02402486895
Office Code	:	160500	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD .431003 MAHARASHTRA , 431003.	GSTIN	:	27AAACN4165C3ZP
Phone No.	:	02402482688 / 02402480985	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16050011218600000036
Period of Insurance	: From: 26/11/2021 06:24:00 PM To: 25/11/2031 11:59:59 PM
Date of Proposal	: 26-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	:	15752	Total (₹)	:	18587
GST	:	2835	Receipt No. & Date	:	16050081210000005019 - 29/11/21

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	: ₹ 4999920

6. Block Details :

Policy No. : 16050011218600000036 Document generated by 36776 at 29/11/2021 16:49:55 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	FLAT UNIT NO.A-102,S HLOK PARIS AR,NEAR ARICB FLORA,NEAR VISHE SH RESIDENCY, B/H VODAFONE TOWER,NEAR R.S.G. HIGHWAY, ON NEAR BY GOTA OVER BRIDGE,NEW GOTA AREA, AHMEDABAD-382481	94.8	44680	4199920	0	NM	800000
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	FLAT UNIT NO.A- 102,S HLOK PARIS AR,NE AR ICB FLORA ,NEAR VISHE SH RESID ENCY, B/H VODA FONE TOWE R,NEA R S.G. HIGH WAY, ON NEAR BY GOTA OVER BRIDG E,NEW GOTA AREA, AHME DABA D- 38248 1 38248 1	0	0	4999920	Pucca	Pucca	Pucca
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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 (₹)
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1.	Home building Sum Insured	:	4,199,920
2.	Cost of additional structure	:	0
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	:	800,000
4.	Electrical/Electronic Sum Insured	:	0
5.	Other Contents	:	0
6.	Other property specifically required to be covered	:	0
	Total Sum Insured	:	4,999,920

9. Terrorism/EQ/STFI :			
Terrorism Covered	:	Yes	Earthquake Covered
	:	Yes	STFI Covered
	:	Yes	

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	THE MEHSANA URBAN CO OP BANK

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	
Special Conditions	: Residential(dwelling) insurance
Special Warranties	: NA
Special Exclusion	: NA
Clauses	: (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
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: 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	: 15752
GST	: 2835
Total premium including GST	: 18587
Total premium including GST(In words)	: RUPEES EIGHTEEN THOUSAND FIVE HUNDRED EIGHTY-SEVEN ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 15752.00
SGST	0	0
CGST	0	0
IGST	18	2835



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 29th day of November, 2021.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 29/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0009770

IRDA Registration Number: 190