



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

1. Insured's Details :					
Insured Name	:	PATEL BHARGAVKUMAR MANSUKHLAL .	E-mail Id/Fax	:	pancholi.tejas@gmail.com, /
Customer ID	:	PO51482163	PAN No.	:	
Address	:	TENAMENT NO.A-10, REVENUE SURVEY NO. 976/1, BHAGVATI PARK SOCIETY NEAR CORPORATION BANK. KADI KALYANPURA ROAD. KADI ,GUJARAT, 382715	GSTIN/UIN.	:	NA / NA
Phone No.	:	XXXXXX9898		:	

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	: 16040011228600000004
Period of Insurance	: From: 07/07/2022 05:15:52 PM To: 06/07/2027 11:59:59 PM
Date of Proposal	: 07-Jul-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	:	1643	Total (₹)	:	1939
GST	:	296	Receipt No. & Date	:	10000089220700156908 - 07/07/22

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(Dwelling: Individual)
Sum Insured	: ₹ 1100400

**6. Block Details :**

Risk SI No	Location Address with Pin Code	Carpet Area of the structure(sq m)	Rate of Cost of Construction(₹ /sq.m)	Building SI	SI of Addl. Structure	Details of Addl. Structure	F.F.F.(Home Furnishing) SI
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Policy No. : 16040011228600000004 Document generated by QR\_RENEWAL at 07/07/2022 17:15:54 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	Tenament No.A-10, Revenue Survey No. 976/1, Bhagvati Park society near corporation bank. KADI, 382715	1200	917	1100400	0	NA	0
<b>Risk SI No</b>	<b>Location Address with Pin Code</b>	<b>Electrical/Electronic Sum Insured</b>	<b>Others General Contents 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	Tenament No.A-10, Revenue Survey No. 976/1, Bhagvati Park society near corporation bank. KADI, 382715	0	0	1100400	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

**(7c) Add-on Covers**

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Removal of Debris (In Excess of 2% and maximum up to 5% of claim amount)	In Excess of 2% and Maximum up to 5% of the claim amount	Not Availed
2	Architects, Surveyors and Consulting Engineers Fees (In excess of 5% & maximum up to 10% of claim amount)	In Excess of 5% & Maximum up to 10% of the claim amount	Not Availed
3	Reimbursement of Food Expense	Maximum 3 days up to ₹15000/-	Not Availed

**8. Sum Insured Summary :**

Sl. No.	Asset Description	Sum Insured (₹)
1.	Home building Sum Insured	1,100,400
2.	SI of additional structure	0
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	0
4.	Electrical/Electronic Sum Insured	0
5.	Other General Contents SI	0
6.	Other property specifically required to be covered	0
	<b>Total Sum Insured</b>	<b>1,100,400</b>

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



Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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<b>10. Hypothecation Details :</b>	
SI.No.	Name of the Financiers
1	AXIS BANK LTD.

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

<b>12. Subjectivities :</b>	
The insurance under this policy is subject to	
Special Conditions	:
Special Warranties	: NA
Special Exclusion	: NA
Clauses/ In-built Covers	: (1) Terrorism Clause (2) Agreed Bank Clause (3) Architect, surveyor, consulting engineer fees: Reasonable fees up to 5% of the claim amount (4) Removing debris from the site: Reasonable costs up to 2% of the claim amount
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

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

**14. Premium Details :**

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 1643
GST	: 296
Total premium including GST	: 1939
Total premium including GST(In words)	: RUPEES ONE THOUSAND NINE HUNDRED THIRTY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 1643.00
SGST	0	0
CGST	0	0
IGST	18	296

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 07th day of July,2022.



For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 07/07/2022

(MRS. MADHURI DHONDGE)  
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

Tax Invoice No : 16040022P0004482

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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