



BHARAT GRIHA RAKSHA POLICY
UIN-IRDAN190RP0010V02202021

| 1. Insured's Details : | | | |
|------------------------|--|---------------|-------------------------------|
| Insured Name | : VIKRAM NEMCHAND BHAI SHAH . | E-mail Id/Fax | : pancholi.tejas@gmail.com, / |
| Customer ID | : PO76768234 | PAN No. | : APEPS9384L |
| Address | : B/13 SHREY DARSHAN APPARTMENT ,BHATTHA,PALDI, AHMEDABAD AHMEDABAD ,GUJARAT, 380007 | GSTIN/UIN. | : NA / NA |
| Phone No. | : XXXXXX9898 | | |

| 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 | : 16050011218600000042 |
| Period of Insurance | : From: 02/01/2022 12:00:01 AM To: 01/01/2023 11:59:59 PM |
| Date of Proposal | : 02-Jan-22 |
| Prev. Policy no. | : 16040011200100001551 |
| 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 | : 1496 | Total (₹) | : 1765 |
| GST | : 269 | Receipt No. & Date | : 16050081210000005993 - 04/01/22 |

| 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 | : ₹ 5000052 |

6. Block Details :

Policy No. : 16050011218600000042 Document generated by 37671 at 04/01/2022 12:45:45 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 | B/13 SHREY DARS HAN APPARTMENT ,BHATTHA,P ALDI, AHMEDABAD, 380007 | 93.646 | 53764 | 5000052 | 0 | NM | 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 | B/13 SHREY DARS HAN APPARTMENT ,BHATTHA,P ALDI, AHMEDABAD, 380007 | 0 | 0 | 5000052 | 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 |

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| 8. Sum Insured Summary : | | | |
|--------------------------|---|---|------------------|
| Sl. No. | Asset Description | | Sum Insured (₹) |
| 1. | Home building Sum Insured | : | 5,000,052 |
| 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 |
| Total Sum Insured | | | 5,000,052 |

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

| 10. Hypothecation Details : | |
|-----------------------------|------------------------|
| Sl.No. | Name of the Financiers |
| 1 | NOT OPTED |

| 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 | : |
| Special Warranties | : |
| Special Exclusion | : |
| Clauses | : |
| | (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 |
| Risk Covered | : |
| Fire Products-Exclusions | : |

| 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 | : |
| GST | : |
| Total premium including GST | : |
| Total premium including GST(In words) | : |
| | RUPEES ONE THOUSAND SEVEN HUNDRED SIXTY-FIVE ONLY |

| Premium and GST Details | | |
|-------------------------|-------------|---------------|
| | Rate of Tax | Amount in INR |
| Premium | | ₹ 1496.00 |
| SGST | 0 | 0 |
| CGST | 0 | 0 |



| | | |
|------|----|-----|
| IGST | 18 | 269 |
|------|----|-----|

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 04th day of January, 2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 04/01/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16050021P0011674

IRDA Registration Number: 190