



**BHARAT GRIHA RAKSHA POLICY**  
**UIN-IRDAN190RP0024V01202223**

1. Insured's Details :			
Insured Name	:	MR. BHAGVATIBEN HASMUKHBHAI PATEL.	E-mail Id/Fax : pancholi.tejas@gmail.com, /
Customer ID	:	PO76589946	PAN No. :
Address	:	A/P-20 UMIYA SOCIETY BEHIND SEFALI CINEMA NEAR RAMJI MANDIR DETROJ ROAD KADI KADI ,GUJARAT, 382715	GSTIN/UIN. : NA / NA
Phone No.	:		

2. Issuing Office Details :			
Office Name	:	JALGAON (160700)	E-mail Id/Fax : nia.160700@newindia.co.in / 2572236189
Office Code	:	160700	S.Tax Regn. No. : AAACN4165CST178
Address	:	MANDORE MARKET, BEHIND DADHIWALA BUNGLOW, JILHA PETH, 425001 MAHARASHTRA , 425001.	GSTIN : 27AAACN4165C3ZP
Phone No.	:	02572236189 / 02572232179	SAC : 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 1607001122860000085
Period of Insurance	: From: 24/12/2022 12:00:01 AM To: 23/12/2025 11:59:59 PM
Date of Proposal	: 24-Dec-22
Prev. Policy no.	: 16040111190100000308
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	:	10000	Total (₹) : 11800
GST	:	1800	Receipt No. & Date : 16070081220000003968 - 22/12/22

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	: ₹ 9,500,000

**6. Block Details :**

Ris k SI No.	Location Address with Pin Code	Carpet Area of the structure(sq m)	Rate of Cost of Constructi on(₹/Sq m)	Building SI	SI of Addl. Structure	Details of Addl. Structure	Total Sum Insured	Type of Constructi on-Walls	Type of Constructi on-Floor	Type of Constructi on-Roof
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Policy No. : 1607001122860000085 Document generated by 23815 at 22/12/2022 18:45:35 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	20 UMIYA SOCIERY BEHIND SEFALI CINEMA NEAR RAMJI MANIDR DETROJ ROAD KADI NA KADI GUJARAT, 382715	5000	1900	9500000	0	ON ENTIRE BUILDING BUILT OF FIRST CLASS CONSTRUCTION.	9500000	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

**(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	9,500,000
2.	SI of additional structure	0
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	
4.	Electrical/Electronic Sum Insured	
5.	Other General Contents SI	
6.	Other property specifically required to be covered	0
	<b>Total Sum Insured</b>	<b>9,500,000</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	UNION BANK OF INDIA



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				:	Wordings
Warranty Number	Section Code	Occupancy Code	Warranty Title		
W1	I	NA	Warranty for FEA Installations		Warranted that Fire extinguishing Appliances (FEA) installations are maintained in efficient working conditions and Annual Maintenance Contract (AMC) with external agency is in force. For industries / establishments having full fledged Fire & safety and / or Maintenance department with well drawn out and documented maintenance standards, AMC with external agency is not mandatory.
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

13. Terrorism Deductibles:-

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	10000
GST	1800
Total premium including GST	11800
Total premium including GST(In words)	RUPEES ELEVEN THOUSAND EIGHT HUNDRED ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 10000.00
SGST	0	0
CGST	0	0
IGST	18	1800

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 December, 2022.



For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 22/12/2022

Duly Constituted Attorney(s)

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Tax Invoice No : 16070022P0006605

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