



## STANDARD FIRE & SPECIAL PERILS POLICY

### 1. Insured's Details :

Insured Name	:	PATEL SHARDABEN RAMANBHAI .
Customer ID	:	PO66088051
Address	:	B/8 SOMESHWAR PARK SOCIETY KADI KARANNAGAR ROAD KADI. KADI ,GUJARAT, 382715
Phone No.	:	
E-mail Id/Fax	:	/
PAN No.	:	
GSTIN/UIN.	:	NA / NA

### 2. Issuing Office Details :

Office Name	:	AURANGABAD DO-160400 (160400)
Office Code	:	160400
Address	:	AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	:	02402333572 / 02402333361
E-mail Id/Fax	:	nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	27AAACN4165C3ZP
SAC	:	997139 (Other non-life insurance services excl RI)

### 3. Policy Details :

<b>Policy Number</b>	:	<b>16040011180100002070</b>
<b>Period of Insurance</b>	:	<b>From: 06/01/2019 05:09:58 PM To: 05/01/2029 11:59:59 PM</b>
Date of Proposal	:	06-Jan-19
Prev. Policy no.	:	
Client Type	:	Non-Corporate
<b>Business Source Code</b>	:	
Dev.Off level./Broker	:	JAINUINE INSURANCE BROKERS PVT. LTD. - (DA3388757) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623)
Agent/Bancassurance/SPECIFIED PERSON	:	
Phone No.	:	025722225747, / NA
E-mail Id/Fax	:	/ / /

### 4. Collection Particulars :

Premium	:	4500
GST	:	810
Total (₹)	:	5310
Receipt No. & Date	:	16040081180000022123 - 10/01/19

### 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	:	As per Block Details



STFI Deletion	:	NO
RSMD Deletion	:	NO
Sum Insured	:	₹ 1500000

**6. Block Details :**

Risk Code	:	1
Location Address with Pin Code	:	B/8 SOMESHWAR PARK SOCIETY KADI KARANNAGAR ROAD KADI.,NA,GJ761,KADI, GJ,GUJARAT, INDIA, 382715.
Description of Property	:	DWELLING

**(a) Block:**

Name of Block:FIRE DWELLING RISK RESIDENTIAL POLICY		
Sl. No.	Asset Description	Sum Insured (₹)
1.	On Building - Superstructure	1500000
2.	On Building - Plinth & Foundations	0
3.	On Plant, Machinery and accessories	0
4.	On Furniture, Fittings, Fixtures and other Contents	0
5.	On Stocks and stocks in process	0
6.	On Stock held in trust	0
7.	Others (To Specify)	NA
	<b>Total Sum Insured</b>	<b>1500000</b>

**7. Sum Insured Summary :**

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building - Superstructure	1500000
2.	Building- Plinth & Foundations	0
3.	Plant, Machinery and accessories	0
4.	Furniture, Fittings, Fixtures and other Contents	0
5.	Stocks and stocks in process	0
6.	Stock held in trust	0
7.	Compound Wall	0
8.	Other property specifically required to be covered	
	<b>Total Sum Insured</b>	<b>1500000</b>

**8. Add on Covers Opted :**

Sl. No.	Add on Cover	Sum Insured (₹)
1	Earthquake (Fire and Shock) (Add On 1009)	1500000

**9. Terrorism :**

Terrorism Covered	:	N (No)
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
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1	THE KALUPUR COMMERCIAL CO-OP BANK LTD
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**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>Warranties</b>	:	N/A
<b>Endorsements</b>	:	Endorsement9 - Earthquake (Fire and Shock),
<b>Clauses</b>	:	Clause1 - Agreed bank Clause, Clause3 - Designation of property clause,
<b>Special Conditions</b>	:	DWELLING POLICY
<b>Risk Covered</b>	:	As per Risk covered attached
<b>Fire Products-Exclusions</b>	:	As per Exclusions attached

**13. Deductibles :**

**(a) Compulsory:-**

Excess is not applicable for Dwellings with Individual Owners.  
For Others excess will be as per below table,

1.	Sum Insured upto ₹ 10 Cr per location: 5% of the claim amount subject to a minimum of ₹ 10,000/- each and every loss.
2.	Sum Insured above ₹10 Cr per upto ₹ 100Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,000/- each and every loss.
3.	Sum Insured above ₹100 Cr per upto ₹ 1500Cr per location: 5% of the claim amount subject to a minimum of ₹ 5,00,000/- each and every loss.
4.	Sum Insured above ₹1500 Cr per upto ₹ 2500Cr per location: 5% of the claim amount subject to a minimum of ₹ 25,00,000/- each and every loss.
5.	Sum Insured above ₹2500 Cr per location: 5% of the claim amount subject to a minimum of ₹ 50,00,000/- each and every loss.

**(b) Voluntary / Imposed:-**

Not Applicable

**(c) Terrorism Deductibles:-**

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Shops and Residential	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹ 1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

**14. Premium Details :**

Premium Head	Premium Amount (₹)
Premium for Terrorism Cover	:
Net Premium under the policy	:
GST	4500
<b>Total premium including GST</b>	:
<b>Total premium including GST(In words)</b>	810
	5310
	:
	RUPEES FIVE THOUSAND THREE HUNDRED TEN ONLY



**Premium and GST Details**

	<b>Rate of Tax</b>	<b>Amount in INR</b>
<b>Premium</b>		₹ 4500.00
<b>SGST</b>	0	0
<b>CGST</b>	0	0
<b>IGST</b>	18	810

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 10th day of January, 2019.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 10/01/2019

Duly Constituted Attorney(s)

Tax Invoice No : 16040018P0009261

**IRDA Registration Number: 190**