



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

1. Insured's Details :			
Insured Name	:	SUMERCHAND PADMAKUMAR DONGAONKAR & SANMATI PADMAKUMAR DONGAONKAR (JOINT OWNER)	E-mail Id/Fax : /
Customer ID	:	POA3501923	PAN No. :
Address	:	PROPERTY NO.W14000157 (AS PER NAGARPARISHAD NAKKAL) VASAI GALLI, NEAR SHRI MAHAVIR JAIN MANDIR, DEULGAONRAJA 443204, DIST. BULDHANA DEOLGAON RAJA ,MAHARASHTRA, 443204	GSTIN/UIN. : NA / NA
Phone No.	:		

2. Issuing Office Details :			
Office Name	:	BRANCH AURANGABAD AUTO TIE-UP (160401)	E-mail Id/Fax : nia.160401@newindia.co.in /
Office Code	:	160401	S.Tax Regn. No. : AAACN4165CST178
Address	:	THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH ( 160401 ) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003 MAHARASHTRA , 431003.	GSTIN : 27AAACN4165C3ZP
Phone No.	:	02402485446 / 02402484415	SAC : 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16040111228600000309
Period of Insurance	: From: 24/02/2023 04:06:59 PM To: 23/02/2026 11:59:59 PM
Date of Proposal	: 24-Feb-23
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	:	2,532	Total (₹) : 2,988
GST	:	456	Receipt No. & Date : 16040181220000003918 - 24/02/23

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	: ₹ 3,000,000

**6. Block Details :**

Policy No. : 16040111228600000309 Document generated by 38569 at 24/02/2023 18:12:27 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>.



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
1	PROPERTY NO.W14000157 (As per Nagarparishad Nakkal) VASAI GALLI, NEAR SHRI MAHAVIR JAIN MANDIR, DEULGAONRAJA 443204, DIST. BULDHANA, 443204	1,000	3,000	30,00,000	0	na	0
Risk SI No.	Location Address with Pin Code	Electrical/Electronic Sum Insured	Others General Contents Sum Insured	Total Sum Insured	Type of Construction-Walls	Type of Construction-Floor	Type of Construction-Roof
1	PROPERTY NO.W14000157 (As per Nagarparishad Nakkal) VASAI GALLI, NEAR SHRI MAHAVIR JAIN MANDIR, DEULGAONRAJA 443204, DIST. BULDHANA, 443204	0	0	30,00,000	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	NA

Cover for Rent for Alternative Accommodation

Risk Serial Number	Sum Insured for No. of Months	No. of Months
1	0	NA

### 7(b) Optional Covers:

#### i) Valuable Contents:

SI No	Item Name	Sum Insured	Valuation Certificate Attached	Valuation agency
Total Sum Insured				30,00,000

#### 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 :

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Sl. No.	Asset Description	Sum Insured (₹)
1.	Home building Sum Insured	30,00,000
2.	SI of additional structure	0
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	
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>30,00,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
<b>Terrorism Covered</b>	: Yes	<b>Earthquake Covered</b>	: Yes
<b>STFI Covered</b>	: Yes		

<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	NOT OPTED

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

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>	: ON RESIDENTIAL PROPERTY USE FOR RESIDENTIAL PURPOSE ONLY.
<b>Warranty Title</b>	<b>Wordings</b>
W1	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.
<b>Special Exclusion</b>	: NA
<b>Clauses/ In-built Covers</b>	: (1) Terrorism Clause (2) Architect, surveyor, consulting engineer fees: Reasonable fees up to 5% of the claim amount (3) Removing debris from the site: Reasonable costs up to 2% of the claim amount
<b>Risk Covered</b>	: As per Risk covered attached
<b>Fire Products-Exclusions</b>	: As per Exclusions attached

<b>13. Terrorism Deductibles:-</b>			
<b>Nature of Risk</b>	<b>Deductibles (as a % of claim/loss amount)</b>	<b>Minimum Limit</b>	<b>Maximum Limit</b>
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	: 2,532
GST	: 456
Total premium including GST	: 2,988
Total premium including GST(In words)	: RUPEES TWO THOUSAND NINE HUNDRED EIGHTY-EIGHT ONLY

<b>Premium and GST Details</b>
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	Rate of Tax	Amount in INR
Premium		₹ 2,532
SGST	9	228
CGST	9	228
IGST	0	0

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 24th day of February, 2023.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 24/02/2023

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 : 16040122P0006232

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**