



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

1. Insured's Details :					
Insured Name	:	MR SURENDRA GENDMALJI BATHIYA	E-mail Id/Fax	:	/
Customer ID	:	PO60423695	PAN No.	:	
Address	:	BUILDING INSURANCE (THREE STORES) LOKMANYA TILAK MARG OPPM STATE BANK OF INDIA NANALPETHA PBN PARBHANI ,MAHARASHTRA, 431401	GSTIN/UIN.	:	NA / NA
Phone No.	:	XXXXXX6121		:	

2. Issuing Office Details :					
Office Name	:	SHIRDI (151806)	E-mail Id/Fax	:	nia.151806@newindia.co.in /
Office Code	:	151806	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	Nagar Panchayat, SAI Prasad Shopping Complex, At Shirdi-Tal rahata Dist A`nagar,Shirdi ,423109 MAHARASHTRA , 423109.	GSTIN	:	27AAACN4165C3ZP
Phone No.	:	02423255179	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 15180611228600000008
Period of Insurance	: From: 23/03/2023 11:47:06 AM To: 22/03/2024 11:59:59 PM
Date of Proposal	: 23-Mar-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	:	500	Total (₹)	:	590
GST	:	90	Receipt No. & Date	:	15180681220000000482 - 24/03/23

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	: ₹ 700,000

**6. Block Details :**

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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	Mr. Surendra Gendmalji Bathiya Lockmanya Tilak Marg, Opp. State Bank of India, Nanalpetha PBN, Parbhani , 431401	0	0	0	7,00,000	Complete Solar System Electric Light Solar 5 Lakhs Hot Water Solar 2 Lakh	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	Mr. Surendra Gendmalji Bathiya Lockmanya Tilak Marg, Opp. State Bank of India, Nanalpetha PBN, Parbhani , 431401	0	0	7,00,000	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				7,00,000

**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 :**

Sl. No.	Asset Description	Sum Insured (₹)
1.	Home building Sum Insured	0
2.	SI of additional structure	7,00,000
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	0

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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>7,00,000</b>

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

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

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

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>				:	Complete Solar System Electric Light Solar 5 Lakhs Hot Water Solar 2 Lakh
<b>Warranty Number</b>	<b>Section Code</b>	<b>Occupancy Code</b>	<b>Warranty Title</b>	<b>Wordings</b>	
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.	
<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

**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	500
GST	90
Total premium including GST	590
Total premium including GST(In words)	RUPEES FIVE HUNDRED NINETY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 500
SGST	9	45
CGST	9	45
IGST	0	0

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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 March,2023.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 24/03/2023

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 : 15180622P0000600

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