



BHARAT GRIHA RAKSHA POLICY
UIN-IRDAN190RP0024V01202223

| 1. Insured's Details : | | | |
|------------------------|---|--------------------------------------------------------------------------------------------------|-----------------------------------------|
| Insured Name | : | MR SATISHKUMAR BISHAMBERLAL CHANDHOK | E-mail Id/Fax : naser@kailashjain.in, / |
| Customer ID | : | PO67767542 | PAN No. : |
| Address | : | A-3,ASHOK VIHAR,STATION ROAD,OPP MIDC OFFICE,AURANGABAD431001 AURANGABAD ,MAHARASHTRA, 431001 | GSTIN/UIN. : 27AFPPC2663D1ZL / NA |
| Phone No. | : | | : |

| 2. Issuing Office Details : | | | |
|-----------------------------|---|----------------------------------------------------------------------------------|---------------------------------------------------------|
| Office Name | : | AURANGABAD DO-160400 (160400) | E-mail Id/Fax : nia.160400@newindia.co.in / 02402331226 |
| Office Code | : | 160400 | S.Tax Regn. No. : AAACN4165CST178 |
| Address | : | AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005. | GSTIN : 27AAACN4165C3ZP |
| Phone No. | : | 02402333572 / 02402333361 | SAC : 997137 (Other property insurance services) |

| 3. Policy Details : | |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Policy Number | : 16040011238600000009 |
| Period of Insurance | : From: 28/04/2023 12:00:01 AM To: 27/04/2024 11:59:59 PM |
| Date of Proposal | : 28-Apr-23 |
| Prev. Policy no. | : 16040111228600000006 |
| 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 | : | 1,257 | Total (₹) : 1,483 |
| GST | : | 226 | Receipt No. & Date : 16040081230000001075 - 27/04/23 |

| 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 | : ₹ 3,705,000 |

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 |
|--------------|--------------------------------|------------------------------------|---------------------------------------|-------------|-----------------------|----------------------------|-------------------|-----------------------------|-----------------------------|----------------------------|
| | | | | | | | | | | |

Policy No. : 16040011238600000009 Document generated by 40781 at 27/04/2023 13:09:17 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 | A-3 ASHOK VIHAR, STATION ROAD , 431001 | 1300 | 2850 | 3705000 | 0 | NA | 3705000 | 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 | | | | 37,05,000 |

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 | 37,05,000 |
| 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 |
| Total Sum Insured | | 37,05,000 |

9. Terrorism/EQ/STFI :

| | | | | | |
|--------------------------|-------|---------------------------|-------|---------------------|-------|
| Terrorism Covered | : Yes | Earthquake Covered | : Yes | STFI Covered | : Yes |
|--------------------------|-------|---------------------------|-------|---------------------|-------|

10. Hypothecation Details :

| Sl.No. | Name of the Financiers |
|--------|---------------------------------------|
| 1 | THE SARASWAT CO-OP BANK LTD BR WALUJ% |

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 | | | | : ON RESIDENTIAL BUILDING BUILT OF CLASS A CONSTRUCTION SITUATED AT ABOVE ADDRESS USED FOR RESIDENTIAL PURPOSE ONLY. |
| Warranty Number | Section Code | Occupancy Code | Warranty Title | Wordings |
| 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 | : 1,257 |
| GST | : 226 |
| Total premium including GST | : 1,483 |
| Total premium including GST(In words) | : RUPEES ONE THOUSAND FOUR HUNDRED EIGHTY-THREE ONLY |

| Premium and GST Details | | |
|-------------------------|-------------|---------------|
| | Rate of Tax | Amount in INR |
| Premium | | ₹ 1,257 |
| SGST | 9 | 113 |
| CGST | 9 | 113 |
| 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 27th day of April, 2023.

For and on behalf of

Policy No. : 1604001123860000009 Document generated by 40781 at 27/04/2023 13:09:17 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

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The New India Assurance Company Limited

Date of Issue: 27/04/2023

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 : 16040023P0001532

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|---------------------------------------------------------------------------|
| IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C |
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