



## BHARAT GRIHA RAKSHA POLICY UIN-IRDAN190RP0024V01202223

1. Insured's Details :					
Insured Name	:	IQBAL AHMED MODI, IDRIS AHMED MODI, ILYAS AHMED MODI	E-mail Id/Fax	:	/
Customer ID	:	PO78519681	PAN No.	:	
Address	:	AMINA PALACE, P.NO.1/214, S.NO.218/2, JINTUR ROAD, NEAR BUS STAND, SELU..431 503  SAILU, MAHARASHTRA, 431503	GSTIN/UIN.	:	NA / 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	: 16040011238600000016
Period of Insurance	: From: 29/05/2023 03:36:03 PM To: 28/05/2024 11:59:59 PM
Date of Proposal	: 29-May-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	:	2,242	Total (₹)	:	2,644
GST	:	402	Receipt No. & Date	:	16040081230000002302 - 29/05/23

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	: ₹ 7,000,000

### 6. Block Details :

Ris k SI No.	Location Address with Pin Code	Carp et 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. : 16040011238600000016 Document generated by 40781 at 29/05/2023 16:58:01 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	qbal Ahmed Modi, Idris Ahmed Modi, Ilyas Ahmed Modi Amina Palace, P. No. 1/214, S. No. 218/2, Jintur Road, Near Bus Stand, Selu , 431503	1000	7000	7000000	0	NM	7000000	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	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				70,00,000

**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	70,00,000
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>70,00,000</b>

**9. Terrorism/EQ/STFI :**

<b>Terrorism Covered</b>	: Yes	<b>Earthquake Covered</b>	: Yes	<b>STFI Covered</b>	: Yes
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**10. Hypothecation Details :**

Sl.No.	Name of the Financiers
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1	NOT OPTED
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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

Warranty Number	Section Code	Occurrence Code	Warranty Title	Wordings
			Special Exclusion	: AS PER POLICY
			Clauses/ In-built Covers	: (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
			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	: 2,242
GST	: 402
Total premium including GST	: 2,644
Total premium including GST(In words)	: RUPEES TWO THOUSAND SIX HUNDRED FORTY-FOUR ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 2,242
SGST	9	201
CGST	9	201
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 29th day of May,2023.

For and on behalf of  
The New India Assurance Company Limited



Date of Issue: 29/05/2023

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 : 16040023E0003412

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