



BHARAT GRIHA RAKSHA POLICY
UIN-IRDAN190RP0024V01202223

1. Insured's Details :			
Insured Name	: DR. JIGAR RAVINDRA BHAVSAR & SUNANDA RAVINDRA BHAVSAR	E-mail Id/Fax	: pancholi.tejas@gmail.com, /
Customer ID	: PO90998969	PAN No.	:
Address	: TOWER 17, FLAT 503, MONALISA RESIDENCY, MANJALPUR DIST VADODARA VADODARA, GUJARAT, 390011	GSTIN/UIN.	: NA / NA
Phone No.	: XXXXXX9898		:

2. Issuing Office Details :			
Office Name	: JALGAON (160700)	E-mail Id/Fax	: nia.160700@newindia.co.in / 2572236189
Office Code	: 160700	S.Tax Regn. No.	: AAACN4165CST178
Address	: MANDORE MARKET, BEHIND DADHIWALA BUNGLOW, JILHA PETH, 425001 MAHARASHTRA, 425001.	GSTIN	: 27AAACN4165C3ZP
Phone No.	: 02572236189 / 02572232179	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 16070011238600000063
Period of Insurance	: From: 29/08/2023 12:00:01 AM To: 28/08/2024 11:59:59 PM
Date of Proposal	: 29-Aug-23
Prev. Policy no.	: 16070011228600000055
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	: 1,745	Total (₹)	: 2,059
GST	: 314	Receipt No. & Date	: 10000089230800734985 - 25/08/23

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	: ₹ 5,000,000

6. Block Details :



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	MANJALPUR , DIST VADODARA., 390011	1,000	3,500	35,00,000	15,00,000	FURNITURE, FIXTURE & CONTENTS INCLUDE IN ADDITIONAL STRUCTURE AMT.	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	MANJALPUR , DIST VADODARA., 390011	0	0	50,00,000	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	0

Cover for Rent for Alternative Accommodation

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

7(b) Optional Covers:

i) Valuable Contents:

SI No	Item Name	Sum Insured	Valuation Certificate Attached	Valuation agency
Total Sum Insured				50,00,000

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	35,00,000
2.	SI of additional structure	15,00,000
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	0
4.	Electrical/Electronic Sum Insured	0
5.	Other General Contents SI	0



6.	Other property specifically required to be covered	:	0
	Total Sum Insured	:	50,00,000

9. Terrorism/EQ/STFI :			
Terrorism Covered	:	Yes	Earthquake Covered
	:	Yes	STFI Covered
	:	Yes	

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	NOT OPTED

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 PROPERTY RS 35,00,000/- & FURNITURE , FIXTURE, CONTENTS. RS 15,00,000/- SITUATED AS ABOVE THE ADDRESS . FURNITURE, FIXTURE & CONTENTS INCLUDE IN ADDITIONAL STRUCTURE AMT RS. 15 LACS		
Special Warranties	:	NA		
Warranty Number	Secti on Code	Occu panc y Code	Warranty Title	Wordings
Special Exclusion	:	NA		
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	: 1,745
GST	: 314
Total premium including GST	: 2,059
Total premium including GST(In words)	: RUPEES TWO THOUSAND FIFTY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 1,745
SGST	0	0
CGST	0	0
IGST	18	314



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 25th day of August, 2023.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 25/08/2023

(Mr. JAVED SHAIKH)
[Divisional Manager]

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 : 16070023P0006561

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C