



BHARAT GRIHA RAKSHA POLICY
UIN-IRDAN190RP0024V01202223

1. Insured's Details :			
Insured Name	: SATISH SITARAM DESHMUKH	E-mail Id/Fax	: rajechatrapatiginning@yahoo.com, /
Customer ID	: PO67178497	PAN No.	:
Address	: HOUSE NO.1777 SR NO.62/2, SARASWATI COLONY, AT. TAKADGAON ROAD, GEORAI, BEED, MAHARASHTRA GEVARAI ,MAHARASHTRA, 431127	GSTIN/UIN.	: NA / NA
Phone No.	: XXXXXX7788		:

2. Issuing Office Details :			
Office Name	: DO II AURANGABAD (160500)	E-mail Id/Fax	: nia.160500@newindia.co.in / 02402486895
Office Code	: 160500	S.Tax Regn. No.	: AAACN4165CST178
Address	: LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD .431003 MAHARASHTRA , 431003.	GSTIN	: 27AAACN4165C3ZP
Phone No.	: 02402482688 / 02402480985	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 1605001123860000010
Period of Insurance	: From: 05/09/2023 03:57:20 PM To: 04/09/2024 11:59:59 PM
Date of Proposal	: 05-Sep-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	: 2,276	Total (₹)	: 2,686
GST	: 410	Receipt No. & Date	: 16050081230000003225 - 05/09/23

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	: ₹ 6,500,400

6. Block Details :

Policy No. : 1605001123860000010 Document generated by 35691 at 05/09/2023 17:23:41 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	HOUSE NO.1777 SR NO.62/2, SARASWATI COLONY, AT. TAKADGAON ROAD, Georai, BEED, MAHARASHTRA 431127, 431127	1,200	5,417	65,00,400	0	0	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	HOUSE NO.1777 SR NO.62/2, SARASWATI COLONY, AT. TAKADGAON ROAD, Georai, BEED, MAHARASHTRA 431127, 431127	0	0	65,00,400	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				65,00,400

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	65,00,400

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2.	SI of additional structure	:	0
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		:	65,00,400

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	AXIS BANK LTD , BEED BRANCH

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 IN A-CLASS CONSTRUCTION SITUATED AS ABOVE THE ADDRESS USE FOR RESIDENTIAL PURPOSE ONLY . Mr. SATISH SITARAM DESHMUKH HOUSE NO.1777 SR NO.62/2, SARASWATI COLONY, AT. TAKADGAON ROAD, Georai, BEED, MAHARASHTRA 431127
Special Warranties		:	NA
Warranty Number	Section Code	Occupancy Code	Warranty Title
			Wordings
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	: 2,276
GST	: 410
Total premium including GST	: 2,686
Total premium including GST(In words)	: RUPEES TWO THOUSAND SIX HUNDRED EIGHTY-SIX ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR



Premium		₹ 2,276
SGST	9	205
CGST	9	205
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 05th day of September,2023.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 05/09/2023

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 : 16050023P0006791

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C