



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

1. Insured's Details :			
Insured Name	: ABHISHEK GOVIND TAYAL .	E-mail Id/Fax	: /
Customer ID	: PO97041165	PAN No.	:
Address	: FLAT NO B 1, 1ST FLOOR, MANUPRABHA APARTMENT, PLOT NO. 100, SURVEY NO 15, CIDCO N4 SECTOR, GARKHEDA, AURANGABAD 431001 AURANGABAD ,MAHARASHTRA, 431001	GSTIN/UIN.	: NA / NA
Phone No.	:		:

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	: 16050011238600000027
Period of Insurance	: From: 30/01/2024 11:40:03 AM To: 29/01/2025 11:59:59 PM
Date of Proposal	: 30-Jan-24
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	: 2,072	Total (₹)	: 2,444
GST	: 372	Receipt No. & Date	: 16050081230000007815 - 30/01/24

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	: ₹ 7,000,050

**6. Block Details :**

Policy No. : 16050011238600000027 Document generated by 35691 at 02/02/2024 12:24:38 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	AURANGABAD, 431001	1,150	6,087	70,00,050	0	na	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	AURANGABAD, 431001	0	0	70,00,050	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				

#### 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	7,000,050
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
	<b>Total Sum Insured</b>	<b>7,000,050</b>

## 9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	HDFC BANK LTD

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

**12. Subjectivities :**

The insurance under this policy is subject to

<b>Special Conditions</b>				:	Location Address: FLAT NO B 1, 1ST Floor, Manuprabha Apartment, Plot No. 100, Survey No. 15, CiDCO N4 Sector, Garkheda, Aurangabad 431001
<b>Special Warranties</b>				:	
<b>Warranty Number</b>	<b>Section Code</b>	<b>Occupancy Code</b>	<b>Warranty Title</b>	<b>Wordings</b>	
<b>Special Exclusion</b>				:	
<b>Clauses/ In-built Covers</b>				:	(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

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 02nd day of February,2024.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 02/02/2024

Duly Constituted Attorney(s)

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