



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

1. Insured's Details :					
Insured Name	:	MAHESHKUMAR MOHANLAL AGRAWAL HUF, AND MAHESHKUMAR MOHANLAL AGRAWAL	E-mail Id/Fax	:	nia.151806@gmail.com, /
Customer ID	:	POB3982833	PAN No.	:	
Address	:	PLOT NO. 02, CTS NO. 1704, KHNO. 178/1, FLAT NO. 1203, 10TH FLOOR, KUKREJA INFINITY, SITABULDI, NAGPUR	GSTIN/UIN.	:	27AABHM7216H1Z9 / NA
	:	NAGPUR ,MAHARASHTRA, 440001		:	
Phone No.	:			:	

2. Issuing Office Details :					
Office Name	:	SHIRDI (151806)	E-mail Id/Fax	:	nia.151806@newindia.co.in /
Office Code	:	151806	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	Nagar Panchayat, SAI Prasad Shopping Complex, At Shirdi-Tal rahata Dist A`nagar,Shirdi	GSTIN	:	27AAACN4165C3ZP
	:	,423109 MAHARASHTRA , 423109.		:	
Phone No.	:	02423255179	SAC	:	997137 (Other property insurance services)

3. Policy Details :		
Policy Number	:	15180611248600000001
Period of Insurance	:	From: 22/04/2024 04:45:46 PM To: 21/04/2029 11:59:59 PM
Date of Proposal	:	22-Apr-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	:	34,575	Total (₹)	:	40,799
GST	:	6,224	Receipt No. & Date	:	15180681240000000039 - 22/04/24

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	:	₹ 30,000,000

**6. Block Details :**

Policy No. : 15180611248600000001 Document generated by 39267 at 22/04/2024 23:16:05 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	Plot No. 02, CTS No. 1704, Khno. 178/1, Flat No. 1203, 10th floor, Kukreja Infinity, Sitabuldi, Nagpur , 440001	1,000	25,000	2,50,00,000	0	NA	40,00,000
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	Plot No. 02, CTS No. 1704, Khno. 178/1, Flat No. 1203, 10th floor, Kukreja Infinity, Sitabuldi, Nagpur , 440001	10,00,000	0	3,00,00,000	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				

#### 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

SI. 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	25,000,000
2.	SI of additional structure	0
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	40,00,000
4.	Electrical/Electronic Sum Insured	10,00,000
5.	Other General Contents SI	0

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6.	Other property specifically required to be covered	:	0
	<b>Total Sum Insured</b>	:	<b>30,000,000</b>

<b>9. Terrorism/EQ/STFI :</b>			
<b>Terrorism Covered</b>	:	Yes	<b>Earthquake Covered</b>
	:	Yes	<b>STFI Covered</b>
	:	Yes	

<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	NOT OPTED

<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>	:	Residential Flat Flat Building 2.50 Cr Furniture Fitting Fixture 40 Lakhs 5 AC, TV Electrical Installation, ₹ 10 Lakhs		
<b>Special Warranties</b>	:	NA		
<b>Warranty Number</b>	<b>Secti on Code</b>	<b>Occu panc y Code</b>	<b>Warranty Title</b>	<b>Wordings</b>
<b>Special Exclusion</b>	:	NA		
<b>Clauses/ In-built Covers</b>	:	(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		
<b>Risk Covered</b>	:	As per Risk covered attached		
<b>Fire Products-Exclusions</b>	:	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	34,575
GST	6,224
Total premium including GST	40,799
Total premium including GST(In words)	RUPEES FORTY THOUSAND SEVEN HUNDRED NINETY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 34,575
SGST	9	3112
CGST	9	3112
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 22nd day of April, 2024.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 22/04/2024

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 : 15180624P0000033

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