



BHARAT GRIHA RAKSHA POLICY
UIN-IRDAN190RP0024V01202223

1. Insured's Details :			
Insured Name	:	MR SATISHKUMAR BISHAMBERLAL CHANDHOK	E-mail Id/Fax : naser@kailashjain.in, /
Customer ID	:	PO67767542	PAN No. :
Address	:	A-3,ASHOK VIHAR,STATION ROAD,OPP MIDC OFFICE,AURANGABAD431001 AURANGABAD ,MAHARASHTRA, 431001	GSTIN/UIN. : 27AFPPC2663D1ZL / 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	: 16040011248600000007
Period of Insurance	: From: 28/04/2024 12:00:01 AM To: 27/04/2025 11:59:59 PM
Date of Proposal	: 28-Apr-24
Prev. Policy no.	: 16040011238600000009
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	:	1,257	Total (₹) : 1,483
GST	:	226	Receipt No. & Date : 16040081240000000972 - 24/04/24

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	: ₹ 3,705,000

6. Block Details :

Ris k SI No.	Location Address with Pin Code	Carpet 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. : 16040011248600000007 Document generated by 40073 at 24/04/2024 16:30:03 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	A-3 ASHOK VIHAR, STATION ROAD , 431001	1300	2850	3705000	0	NA	3705000	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	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	3,705,000
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
	Total Sum Insured	3,705,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	THE SARASWAT CO-OP BANK LTD BR WALUJ%

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
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1	NOT OPTED			
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12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				:	ON RESIDENTIAL BUILDING BUILT OF CLASS A CONSTRUCTION SITUATED AT ABOVE ADDRESS USED FOR RESIDENTIAL PURPOSE ONLY.
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

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 24th day of April, 2024.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 24/04/2024

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 : 16040024E0001479

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