



**New India Bharat Flexi Griha Raksha**  
**UIN-IRDAN190RP0032V01202223**

1. Insured's Details :			
Insured Name	: RAMESHCHAND KASTURCHAND THOLE	E-mail Id/Fax	: /
Customer ID	: POB3351090	PAN No.	:
Address	: G.P.MILKAT NO 1781/1 , SWAROOP NAGAR , LASUR STATION- DIST AURANGABAD 423702 LASUR STN ,MAHARASHTRA, 423702	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	: 16050011238500000037
Period of Insurance	: From: 21/03/2024 03:01:03 PM To: 20/03/2025 11:59:59 PM
Date of Proposal	: 21-Mar-24
Prev. Policy no.	:
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	: 1,999	Total (₹)	: 2,359
GST	: 360	Receipt No. & Date	: 16050081230000010045 - 21/03/24

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	: ₹ 5,000,000

**6. Block Details :**

Policy No. : 16050011238500000037 Document generated by 35691 at 21/03/2024 15:18:34 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	SWAROOP NAGAR , LASUR STATION, 423702	1,000	5,000	50,00,000	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	SWAROOP NAGAR , LASUR STATION, 423702	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				

#### 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
4	Garden & Landscaping and Tree Removal cost	5% of Claim amount maximum upto ₹25000/-	Not Availed
5	Loss Minimization Expenses	5% of claim amount upto ₹10 lakhs	Not Availed
6	Immediate Repairs	5% of claim amount upto ₹10,000/-	Not Availed
7	Immediate Repairs	5% of claim amount upto ₹50,000/-	Not Availed
8	Claims Preparation cost	5% of claim amount maximum upto ₹50,000	Not Availed
9	Claims Preparation cost	5% of claim amount maximum upto ₹ 25 Lacs	Not Availed
10	Omission to Insure additions, alterations or extensions	5% of Sum Insured of Fixed Assets	Not Availed
11	Brokerage for Alternate accommodation(Maximum ₹25000/-)	applicable only to Individual Dwellings covering Home Building	Not Availed

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8. Sum Insured Summary :			
Sl. No.	Asset Description		Sum Insured (₹)
1.	Home building Sum Insured	:	5,000,000
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>5,000,000</b>

9. Terrorism/EQ/STFI :			
Terrorism Covered	:	NO	Earthquake Covered
			:
			Yes
STFI Covered	:	Yes	

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	KOPARGAON PEOPLE'S CO-OP BANK LTD BR LASUR STATION

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				:	Residential building
Warranty Number	Section Code	Occupancy Code	Warranty Title	Wordings	
Special Exclusion				:	NA

**14. Premium Details :**

Premium Head		Premium Amount (₹)
Net Premium under the policy	:	1,999
GST	:	360
Total premium including GST	:	2,359
Total premium including GST(In words)	:	RUPEES TWO THOUSAND THREE HUNDRED FIFTY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 1,999
SGST	9	180
CGST	9	180
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 21st day of March,2024.



For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 21/03/2024

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 : 16050023P0018876

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