



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

1. Insured's Details :					
Insured Name	:	SUNITA GIRISH BAHALKAR	E-mail Id/Fax	:	/
Customer ID	:	POB3439347	PAN No.	:	
Address	:	PLOT NO.37-B, JAI SHANKAR COLONY,CHALISGAON ROAD,DHULE DIST.DHULE -425408  DONDALICHA R S ,MAHARASHTRA, 425408	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	: 16050011238500000039
Period of Insurance	: From: 26/03/2024 02:30:00 PM To: 25/03/2025 11:59:59 PM
Date of Proposal	: 26-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	:	3,851	Total (₹)	:	4,545
GST	:	694	Receipt No. & Date	:	16050081230000010143 - 26/03/24

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	: ₹ 20,000,000

**6. Block Details :**

Policy No. : 16050011238500000039 Document generated by 35691 at 26/03/2024 15:42:09 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.37-B, JAI SHANKAR COLO, 425408	2,000	10,000	2,00,00,000	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	PLOT NO.37-B, JAI SHANKAR COLO, 425408	0	0	2,00,00,000	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
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	:	20,000,000
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>20,000,000</b>

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

10. Hypothecation Details :	
Sl.No.	Name of the Financiers
1	DHULE VIKAS SAHAKARI BANK LTD. DHULE

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
Warranty Number	Secti on Code	Occu panc y Code	Warranty Title
			Wordings
Special Exclusion		:	NA

## 14. Premium Details :

Premium Head		Premium Amount (₹)
Net Premium under the policy	:	3,851
GST	:	694
Total premium including GST	:	4,545
Total premium including GST(In words)	:	RUPEES FOUR THOUSAND FIVE HUNDRED FORTY-FIVE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 3,851
SGST	9	347
CGST	9	347
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 26th day of March,2024.

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For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 26/03/2024

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 : 16050023P0019124

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