



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

1. Insured's D	1. Insured's Details :									
Insured Name	:	MAHENDRA DULICHAND GOENKA .	E-mail Id/Fax	:	sssgpf@gmail.com, kailash@jainuineinsurance.co.in /					
Customer ID	:	PO83222468	PAN No.	:						
Address		SR NO.69/2/3,PLOT NO.1 TO 4, MAIN ROAD,MOUJE BALAPUR, TQ KALAMNURI DIST HINGOLI AKHADA BALAPUR ,MAHARASHTRA, 431701		:	27AEWPG9245H1ZW / 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	:	16040011248600000028
Period of Insurance	:	From: 18/09/2024 12:00:01 AM To: 17/09/2025 11:59:59 PM
Date of Proposal	:	18-Sep-24
Prev. Policy no.	:	16040011238600000032
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

4. Concouon 1 c							
Premium	:	801	Total (₹)	:	945		
GST	:	144	Receipt No. & Date	:	16040081240000007478 - 13/09/24		

#### 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	:	₹ 2,500,000

#### Block Details : 6.

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Ris k 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	Mahendra Dulichand Goenka, F. No. 9, Adarsh APT, New Kawatna Nanded, 431601	1,000	2,500	25,00,000	0	0	0
Ris k SI No	Location Address with Pin Code	Electrical/Elect ronic Sum Insured	Others General Contents Sum Insured	Total Sum Insured	Type of Construction- Walls	Type of Construction- Floor	Type of Construction- Roof

#### 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 I	8. Sum Insured Summary :								
SI. No.	Asset Description		Sum Insured (₹)						
1.	Home building Sum Insured	:	2,500,000						
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						

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Total Sun	n Insured			:	2,500,000			
9. Terrorism/EQ/STFI :								
Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes			
10. Hypothecation Details :								
SI.No.	Name of the Financiers							
1	HDFC BANK LTD BR NANDED							
11. Coinsurance	Dotaile :							

SI.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

## 12. Subjectivities :

The insurance under this policy is subject to

Special Conditions		: HDFC BANK LTD BR NANDED . On Building Built of A Class Construction used for Residence Purpose only.		
Special Warranties		: NA		
Warr     Secti     Occu     Warranty Title       anty     on     panc       Num     Code     y       ber     Code	Wordings			
Special Exclusion		NA		
Clauses/ In-built Covers		<ol> <li>(1) Terrorism Clause</li> <li>(2) Agreed Bank Clause</li> <li>(3) Architect, surveyor, consulting engineer fees: Reasonable fees up to 5% of the claim amount</li> <li>(4) Removing debris from the site: Reasonable costs up to 2% of the claim amount</li> </ol>		

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 18th day of September,2024.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 18/09/2024

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 : 16040024E0012126

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C

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