



BHARAT GRIHA RAKSHA POLICY

UIN-IRDAN190RP0024V01202223

1. Insured's Details :					
Insured Name	:	BHAVANABEN KISHORBHAI KUMBHANI	E-mail Id/Fax	:	ramanikapil284@yahoo.com, /
Customer ID	:	POC7758126	PAN No.	:	KOFPK3217A
Address	:	SAHAJANAND HEIGHTS, FLAT NO B/1302, MOTA VARACHHA, SURAT	GSTIN/UIN.	:	NA / NA
		MOTA VARACHCHHA ,GUJARAT, 394101			
Phone No.	:	XXXXXX4265		:	

2. Issuing Office Details :					
Office Name	:	DO-IV (230400)	E-mail Id/Fax	:	nia.230400@newindia.co.in / 2313467
Office Code	:	230400	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	2ND FLOOR, KIRAN CHAMBERS, OPP J K TOWER SUB JAIL CROSSING, RING ROAD,395002 GUJARAT , 395002.	GSTIN	:	24AAACN4165C2ZW
Phone No.	:	2336864 / 2337644	SAC	:	997137 (Other property insurance services)

3. Policy Details :		
Policy Number	:	23040011258600000201
Period of Insurance	:	From: 03/12/2025 04:49:17 PM To: 02/12/2026 11:59:59 PM
Date of Proposal	:	03-Dec-25
Prev. Policy no.	:	NA
Client Type	:	Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	DIRECT CODE 230400 - (1D3937242)
Agent/Bancassurance/SPECIFIED PERSON	:	KAPIL KANTIBHAI RAMANI (NIAAG00055908) KAPIL KANTIBHAI RAMANI (SI00098888)
Phone No.	:	9979343593 / 2336864
E-mail Id/Fax	:	ramanikapil284@yahoo.com, nia230400@gmail.com, / /

4. Collection Particulars :					
Premium	:	466	Total (₹)	:	548
GST	:	82	Receipt No. & Date	:	23040081250000014111 - 03/12/25

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	:	₹ 1,500,000	

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
--------------------	-----------------------------------	---	---	----------------	--------------------------	----------------------------------	----------------------	-----------------------------------	-----------------------------------	----------------------------------



1	SAHAJANAND HEIGHTS, FLAT NO B/1302, MOTA VARACHHA, SURAT, 394101	40	37500	1500000	0	NOT APPLICABLE	1500000	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	15,00,000

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	15,00,000
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	15,00,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
-------------------	-------	--------------------	-------	--------------	-------

10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	HDFC BANK LIMITED

11. Coinsurance Details :

Policy No. : 23040011258600000201 Document generated by EM_38727 at 03/12/2025 16:49:20 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>.



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				:	H.P.A: HDFC BANK LIMITED. NOTE: STFI (STORM, FLOOD, INUNDATION, CYCLONE, TYPHOON AND HURRICANE) PERIL WILL NOT COVERED IF RISK IS SITUATED IN BASEMENT / LOWER GROUND FLOOR. COVER: ALL TYPE OF CIVIL & FABRICATION CONSTRUCTION & ITS EXTENSIONS (SUPERSTRUCTURE), INCLUDING PLINTH & FOUNDATION.
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
Risk Covered				:	As per Risk covered attached
Fire Products-Exclusions				:	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	466
GST	82
Total premium including GST	548
Total premium including GST(In words)	RUPEES FIVE HUNDRED FORTY-EIGHT ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 466
SGST	9	41
CGST	9	41
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 03rd day of December, 2025.

For and on behalf of



The New India Assurance Company Limited

Date of Issue: 03/12/2025

(MR. SANDEEP KUMAR)
[DIV MANAGER]

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 : 23040025P0032185

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C