



## BHARAT GRIHA RAKSHA POLICY

### UIN-IRDAN190RP0024V01202223

<b>1. Insured's Details :</b>					
Insured Name	:	NILESHBHAI VINUBHAI GAJERA	E-mail Id/Fax	:	ramanikapil284@yahoo.com, /
Customer ID	:	PO95869159	PAN No.	:	
Address	:	149 150 SUVIDHA ROW HOUSE SIMADA GAM SURAT	GSTIN/UIN.	:	NA / NA
		SURAT ,GUJARAT, 395006			
Phone No.	:	XXXXXX1079		:	

<b>2. Issuing Office Details :</b>					
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)

<b>3. Policy Details :</b>					
Policy Number	:	23040011258600000008			
Period of Insurance	:	From: 11/04/2025 11:48:10 AM To: 10/04/2028 11:59:59 PM			
Date of Proposal	:	11-Apr-25			
Prev. Policy no.	:	23040011218600000276			
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, / /			

<b>4. Collection Particulars :</b>					
Premium	:	1,048	Total (₹)	:	1,238
GST	:	190	Receipt No. & Date	:	23040081250000000659 - 11/04/25

<b>5. Policy Level Covers :</b>					
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	:	₹ 1,000,000			

## 6. Block Details :

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

Policy No. : 23040011258600000008 Document generated by 38727 at 11/04/2025 15:54:21 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	149 150 SUVIDHA ROW HOUSE SIMADA GAM SURAT, 395006	1,000	1,000	10,00,000	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	149 150 SUVIDHA ROW HOUSE SIMADA GAM SURAT, 395006	0	0	10,00,000	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

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	1,000,000
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>10,00,000</b>

## 9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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<b>10. Hypothecation Details :</b>	
<b>Sl.No.</b>	<b>Name of the Financiers</b>
1	PUNJAB NANTIONAL BANK

<b>11. Coinsurance Details :</b>					
<b>Sl.No.</b>	<b>Coinsurance Type</b>	<b>Company</b>	<b>Office Code</b>	<b>% Share</b>	<b>Premium Share</b>
1	NOT OPTED				

## 12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				:	HPA PUNJAB NATIONAL BANK RIV CLAUSE LOCAL AUTHORITY CLAUSE DESIGNATION OF PROPERTY CLAUSE
Special Warranties				:	NA
Warr anty Num ber	Secti on Code	Occu panc y 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 11th day of April, 2025.

For and on behalf of  
The New India Assurance Company Limited

Date of Issue: 11/04/2025

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 :

IRDA Registration Number: 190  
NIA PAN NUMBER: AAACN4165C