BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd.

Regd. Office:Bajaj Allianz House, Airport Road, Yerwada, Pune 411006 (India)

Transcript of Proposal for Bharat Griha Raksha (UIN) : IRDAN113RP0004V01202021

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	**Policy Number**	OG-24-2403-4055-00000478

Dear JITENDRA MOHAN GUPTA,

We **Bajaj Allianz General Insurance Company Limited [Company or Insurer]**,wish to inform you that your contract of insurance (Policy) will based on the information and declaration given by you through proposal, telephonic conversation / email / web-inputs / TAB or any other means which shall be considered as the final proposal for the Policy, the transcript of which is as follows:

You are requested to yourself reconfirm the same at your end. In case of any disagreement or objection or any changes with respect to Information/Clauses/Warranties mentioned below, the Company request you to please revert back within a period of 15 days from the date of your receipt of thisdocument [but in case of short term Policy, your revert shall reach the Company before the Risk Inception Date of Policy/ activities/riskscovered under the Policy is/are started]. In case of the Companys non-receipt of your disagreement or objection or any changes [as mentioned hereinabove] with respect to information and declaration mentioned in the transcript of proposal/Policy schedule, it shall be deemed that you have positively confirmed to the Company the correctness of the below mentioned transcript/Policy schedule and declaration. Kindly note that as the information/contentsand declarations/confirmations provided by you as contained in this transcript is the basis on which the Company have issued the Policy to you, the Company advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab-initio if material facts/information/declaration is/are not provided/disclosed and or withheld and in such case no claim, if any, shall be considered by the Company apart from forfeiture of the premium amount.

A. Details about Proposer and Policy Period

Personal Information of Proposer			
Full Name	JITENDRA MOHAN GUPTA		
Email Address	CB17206@CANARABANK.COM	Mobile Number	9888776676
Date of Birth		Gender	M
PAN No.		Unique Identity (Aadhaar No.)	NA
Permanent Address		**Mailing Address**	
House No./ Building No./ Flat No.	SIPASIRUBULI	House No./ Building No./ Flat No.	SIPASIRUBULI
Street/ Locality/ Landmark	ASHIANA LAGOON	Street/ Locality/ Landmark	ASHIANA LAGOON
State		State	
City	PURI	City	PURI
Area	IST FLOOR FLAT NO-101 AND 102	Area	IST FLOOR FLAT NO-101 AND 102
Pin code	752001	Pin code	752001

1. Policy to be issued in favor of (list out all the parties who have insurable interest) including the financial institutions

Location 1	CANARA BANK ,LCB BBSR BRANCH

2. Period of Insurance: From02-JAN-2024 To 01-JAN-2025

Note: For Long term policy, Period shall not exceed 10 years.

Nomination:

Nominee Name: LEGAL HEIR

Relationship with the Insured: _____

B. Covers Opted

4. Is there any policy in place for the same property?No

If yes, please provide the details _____

5. Cover/s required:
(When Home Building and Home Contents are opted for, cover for General Contents of Home for Sum Insured equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ? 10 Lakh [Rupees Ten Lakh] is automatically provided).

	Cover		Please Tick
	Location 1	Home Building & Home Content	Yes
	Location 1	Home Building only	No
	Location 1	Home Content only	No

C Location of Home Building

6. Location of Home Building Full Postal Address with Pin code

Location 1	ASHIANA LAGOON,IST FLOOR,FLAT NO-101 AND 102,SIPASIRUBULI,PURI, PURI, PURI, ODISHA, 752001

7 Is it in a multi-storey building or is it a standalone house? _____

Location 1	Standalone House

8 In case of multi-storey building, please provide the floor number of Your house _____

Location 1	, First Floor & Above

9. Is there a basement to your house? _____

Location 1	No

D. Details of Home Building

Please note:

our Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc.

It also includes additional structures if they are on the same site, are used as part of Your Home Building:

a. Garage, domestic out-houses used for residence, parking spaces or areas, if any;

b. Compound walls, fences, gates, retaining walls, internal roads;

c. Verandah or porch and the like;

d. Septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover, any other structure.

10. Sum Insured (SI) for Home Building: _____
Please note the following:
(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:

Location 1	90,25,000.00

a. For residential structure of Your Home including fittings and fixtures:
Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.
The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.
SI for residential structure of Your Home including fittings and fixtures (in ?): _____

Location 1	0.00

b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)
SI for additional structures (in ?):

Additional Structure	Sum Insured (In Rs)

11. Carpet area of structure of Home in square meters _____

Location 1	1853

Other Details

12. Age of Home Building _____

Location 1	Lessthan 5Years

13. Construction Details
Please note the following:
(Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction.
Construction other than Kutcha Construction is a Pucca Construction)

Location 1	PUCCA

E. Details of Home Contents

Please note the following:

I. Home Contents refer to articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.

II. General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennas, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.

III. Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.

IV. If You have opted for Home Building and Home Contents cover, the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ? 10 Lakhs (Rupees Ten Lakh) are automatically covered.

14. If You want to opt out of in-built cover for General Contents as mentioned in (iv) above and want to have higher Sum Insured
Or
If you have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.
(Sum Insured represents Cost of Replacement)

Item	Sum Insured
Electrical / Electronics	0.00
Others	0.00

15. In case of Basement, If there are contents in it, please provide the Sum Insured Field to be added

Location 1	0.00

F. In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)

16. Cover for (Please tick)
Loss of Rent:

Location 1

i. Sum Insured:

ii. Monthly Rent:

iii. No of Months:

Rent for Alternative Accommodation

Location 1

i. Sum Insured:

ii. Monthly Rent:

iii. No of Months:

G.

Optional Covers (available on payment of additional premium)

17. Do you require Personal Accident Cover for yourself and your spouse? _____

Location 1	No

If Yes, Field to be added

Location 1

Spouese Name:

Spouese Age:

Your Age:

17.a) Do you require Emergency Assistance Services? _____

Location 1	No

18. Do You require Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):
_____

If Yes, please attach list of items and Sum Insured: _____

Valuation certificate attached? _____

(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)
(You have to submit a Valuation Certificate. However, the requirement of valuation certificate is waived if the Sum Insured opted for is upto ? 5 Lakh and Individual item value does not exceed ? 1 Lakh).

H. Additional/Add-on Covers (over and above optional covers available on payment of -- additional premium)

SL No	Name of Add-on Cover	UIN	Sum Insured
1	Earthquake		90,25,000.00

I. Premium Details

J. Claims details

Please specify details of any loss to the proposed Property in last 3 years:

Date of Loss	Cause of Loss	Claimed Amount	Settled Amount/please specify if claim is outstanding

A. The contents of the proposal [transcript of the proposal of you is this document] and connected documents have been fully explained to you and you have fully understood the significance of the proposed Policy/contract of insurance basis which you have confirmed to the Company for Policy issuance.

B. You have clearly understood the Standard terms and conditions [T & C] to the Policy/contract of insurance and agree that the statements, particulars, answers and/or particulars, information, declarations, warranties, documents given in/as per this transcript of proposal shall be held to be promissory and shall be the basis of the Policy/contract of insurance between you and the Company and your proposal is subject to the Board approved underwriting policy of the Company and that the Policy will come into force only after your full payment of the prescribed premium chargeable and Companys receipt and realisation of full prescribed premium.

C. You declare that the statements and particulars given in this transcript are complete, true and accurate in all respects, to the best of your personal knowledge and belief and that there is no other information, which is relevant to your proposal for insurance that has not been disclosed to the Company. You undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured. You shall immediately inform the Company if there are any subsequent changes to the information, declarations, warranties mentioned in this transcript of the proposal or if additions or alterations are carried out in the risk proposed after the submission of this proposal and thereafter. You agree to the Standard Terms and Conditions of the Company.

D. In case of disagreement or objection or any changes with respect to information, declarations, Standard Terms and Conditions, exclusions and contents mentioned hereinabove, please contact Companys toll free number & register your objections / changes / disagreement to the contents of this transcript or you may also send the Company email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along with Policy.

E. The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, answers and/or particulars, information, declarations, warranties, in your this proposal or other documents are incorrect and/or untrue or suppressed any information or provided misleading or false information in any respect on any matter [whether material or not material] to the grant of a cover by the Company.

F. You authorize the Company to share information pertaining to your proposal for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority, reinsurers, group companies, auditors/legal counsel, service providers etc.

G. You have read and understood the privacy policy of the Company and hereby unconditionally agree and bind yourself to all terms and conditions of the Companys privacy policy, as amended, from time to time.

H. You agree that the Standard Terms and Conditions sent to you for the Policy taken by you for the first time shall be applicable to the renewal Policy and the Company need not send the Standard Terms and Conditions at the time of renewal and if you require the same you will seek the same from the Company.

I/We hereby give voluntary consent to BAGIC/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information:Yes

Toll free Number: 1800-103-2529, 1800-102-5858 and 1800-209-5858
Email address:bagichelp@bajajallianz.co.in
Website: www.bajajallianz.com

Contact Companys Policy servicing branch at: XXXX, XXXX

** This is print of electronic records maintained by the Company in accordance with law and hence does not require signature.

Scrutiny No:

INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES

NOTE: PROHIBITION OF REBATES: Section 41, of Insurance Act, 1938: No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a penalty, which may extend to Ten Lakh Rupees.

Date: _____

Place: _____

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Welcome to Bajaj Allianz Family

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	**Policy Number**	OG-24-2403-4055-00000478

JITENDRA MOHAN GUPTA

SIPASIRUBULI,ASHIANA LAGOON,IST FLOOR FLAT NO-101 AND 102
PURI-752001

Mobile No : 9888776676

Customer ID : 421748609

Dear Customer,

Thank you for choosing Bajaj Allianz General Insurer as your preferred insurer. Bajaj Allianz General Insurance Company Limited, a consistently profitable insurer enjoys a reputation of expertise, stability and strength. We are a customer focused market leader present in over 200 locations across India. As an organization we strive to understand the risk management needs of our consumers and translate it into affordable products and services of global quality that deliver value for money. Bajaj Allianz has an ISO Certified claims, Operations and Services processes and has received iAAA rating for the last three consecutive years from ICRA Limited, an associate of Moody's Investors Service, for claims paying ability. The rating indicates highest claims paying ability and a fundamentally strong position in the industry.

We request you to kindly go through the contents of the policy schedule and the terms and conditions. In case of any clarification or disagreement, please write to us at **Bagichelp@bajajallianz.co.in within fifteen days** of receipt of this policy.

We assure you the best of our services and look forward to a continual patronage and association with you.

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

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BHARAT GRIHA RAKSHA POLICY SCHEDULE UIN. IRDAN113RP0004V01202021

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	**Policy Number**	OG-24-2403-4055-00000478
INSURED DETAILS		**POLICY DETAILS**	
Insured Address	SIPASIRUBULI,ASHIANA LAGOON,IST FLOOR FLAT NO-101 AND 102 PURI-752001	**Policy Issued on**	02-JAN-2024 05:39:30 PM
		Period of Insurance	From: 02-JAN-2024 05:39 PM To : 01-JAN-2025 Midnight
		Endorsement	OG-24-2403-4055-00000478-EE02 End Dt.30-MAY-24 Wef.29-MAY-24
Customer ID	**421748609**	**Policy Status**	Issued
GSTIN / UIN	NA		
Place Of Supply/State Code/Name	21 - Odisha		
Company GST No :	21AABCB5730G1Z9	**Invoice No :**	409631397/1
Company PAN :	AABCB5730G		

Sum Insured and Premium (all the figures are in INR):

Risk Location	Sum Insured (only Fire) (INR)	Fire Premium (INR)	Add On Premium (INR)	Terrorism Premium (INR)	Total Premium (INR)
Location 1	90,25,000.00	1709	0	722.00	2,431.00

Description |Amount (INR)	Description	Amount (INR)
Gross Premium Rupees Two Thousand Nine Hundred Seven Only .	Total Fire Premium	1709/-
	Total Terrorism Premium	700/-
	Add On Premium	0/-
	Total Premium (Before GST)	2,463/-
	State GST (9%)	222/-
	Central GST (9%)	222/-
	Gross Premium	**2,907/-**

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

I/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.

Risk covered	Bharat Griha Raksha and add on as detailed in annexure
In Built Covers	As per annexure attached
Exclusions	As per Bharat Griha Raksha Policy Wordings attached
Hypothecation	Location wise various Financial Institutes as listed in Annexure
Clauses & Warranties	Location wise various Clauses & Warranties as listed in Annexure Communicable Disease Exclusion Clause
Special conditions	Location wise various Special Conditions, If any as listed in Annexure
Co-insurance Details	Own Share: 100%
Bank Emp. Code	

This policy schedule should be read together with Annexures attached hereto.

Special Terms & Conditions			
Special Exclusion			
Premium Details	Receipt Number: 2403-00481142,2403-00492906 Date: 02-JAN-24,30-MAY-24 Premium Payer ID: 87665283 Float: AF ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.		
Financial Institution Ref. No.	**NA**		
Agency Code & Name	**10045514, CANARA BANK**		
Contact No.	**-, -**	**E-Mail**	**JAGDEVI123@GMAIL.COM**

For & on the behalf

Bajaj Allianz General Insurance Company Ltd. **QR Code**

BHARAT GRIHA RAKSHA POLICY SCHEDULE UIN. IRDAN113RP0004V01202021

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	**Policy Number**	OG-24-2403-4055-00000478

Stamp Duty
Rs. 0.50/-

Authorized Signatory (This is system generated document and need not be countersigned.)

Consolidated Stamp Duty of Rs. 0.50/- paid for insurance policy stamps vide Order No. CSD/17/2023/4571 dated 10-NOV-23 of General Stamp Office, Mumbai, India.

BAGIC GST No : 21AABCB5730G1Z9 | Principal Location : Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498 | Services Accounting Code : 997137 - Other property insurance services. No reverse charge is payable on these services. | Invoice No. : 409631397/2

Schedule (2) | Printed on : 30-May-2024 07:29:58 | Sudhanshu Subudhi | WEB | 551400004946

Allianz
BAJAJ
Caringly yours

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

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BHARAT GRIHA RAKSHA ANNEXURE I UIN. IRDAN113RP0004V01202021

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	**Policy Number**	OG-24-2403-4055-00000478

Risk Location 1

Occupancy	**Dwellings other than Co-operative Hsg So.**	**Risk Type | Section**	Simple | III
Address	ASHIANA LAGOON,IST FLOOR,FLAT NO-101 AND 102,SIPASIRUBULI,PURI, PURI, PURI, ODISHA, 752001	**Construction**	PUCCA
		Exclude STFI/RSMD	No/No

Items wise covers :

Item	Item Description	Sum Insured (INR)
Building Including Plinth & Foundation	ON FLAT	90,25,000.00
Plinth and Foundation		0.00
Content Sum Insured in Basement		0.00
Furniture, Fitting and Fixtures		0.00
Electrical / Electronics		0.00
General contents		0.00
Valuable contents		0.00
Others		0.00
Total Sum Insured (INR)		**90,25,000.00**

Carpet Area (In Sqmeters)	1853

Add-on Covers Details (Location Level):

Sr. No	Addon Cover Description	UIN	Sum Insured (INR)
1	Earthquake		90,25,000.00

This policy covers the respective rights and interests of following banks/financial institutions:-

Sr. No.	Financial Institute Name
1	CANARA BANK ,LCB BBSR BRANCH

Coverage's, Exclusions, Terms & Conditions:

Clauses	1 Terrorism damage inclusion clause
	2 Designation of Property Clause
	3 Agreed Bank Clause
	4 Local Authorities Clause
Warranties	1 Construction (Applicable Other THAN FOR OPEN STORAGE) Warranty
In-Built Coverages	

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BHARAT GRIHA RAKSHA ENDORSEMENT UIN. IRDAN113RP0004V01202021

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Insured Name	JITENDRA MOHAN GUPTA	Policy Number	OG-24-2403-4055-00000478

ENDORSEMENT DETAILS

Endorsement No.	Effective date	Issue Date	Endorsement Title
OG-24-2403-4055-00000478-EE02	29-MAY-24	30-MAY-24	Sum Insured Enhancement

Endorsement Wordings: Notwithstanding anything contained herein to the contrary of the within mentioned policy schedule, It is hereby declared and agreed that as per insured request total sum insured for building under the policy stands increased from Rs. 8325000/- to Rs. 9025000/- w.e.f 29-May-2024. In consequence thereof an additional premium of Rs.146/-(incl. ST) is hereby charged from the insured. All other terms, conditions, coverages, warranties and exclusions of the policy remain unaltered.

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

Schedule (2) | Printed on : 30-May-2024 07:29:58|Sudhanshu Subudhi|WEB|551400004946

Contact our 24 Hour Call Centre at 1800-209-5858, 1800-102-5858 (Toll Free)

Fax no: 020-30512246

Email: Bagichelp@bajajallianz.co.in , Website www.bajajallianz.com

Corporate Identification Number: U66010PN2000PLC015329

Give a Missed Call on 8080945060, SMS 'WORRY' to 575758

Say Hi on WhatsApp us on 7507245858

http://www.facebook.com/BajajAllianz http://twitter.com/BajajAllianz https://www.linkedin.com/company/bajaj-allianz-general-insurance **Demystify Insurance**

https://www.bajajallianz.com/blog.html

BHARAT GRIHA RAKSHA ANNEXURE II UIN. IRDAN113RP0004V01202021

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	Policy Number	OG-24-2403-4055-00000478

ADDON COVER

Earthquake : In consideration of the payment by the Insured to the Company of the sum of _____ additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but including flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake.Provided always that all the conditions of this
policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.Special conditions1) Extension cover shall be granted only if the entire property in one complex / compound / location covered under the policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered 2) Onus of proofIn the event
of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

CLAUSE

Terrorism damage inclusion clause : It is hereby declared and agreed that in consideration of payment of additional premium of Rs._____, the Terrorism Damage Exclusion Warranty of the Riot, Strike, Malicious Damage provision forming part of the within mentioned policy stands deleted. The expression/s "terrorism and/or act of terrorism" shall have the same meaning/s as contained in Terrorism Damage Exclusion Warranty.
This endorsement does not cover loss of or damage caused by
A)
I. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
II.Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
III.Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
IV.Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism.
B)
loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.
If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.
The limit of coverage under this endorsement shall not exceed the overall liability limit for Material Damage + Loss of Profit. In respect of several insurances within the same compound / location with all the Indian insurers, the maximum aggregate loss (MD+LOP) payable per compound /location shall be Rs.750 crores. If the actual aggregate loss suffered at one compound / location is more than Rs.750 crores, the amounts payable under individual policies shall be reduced on pro rata basis.
The coverage under this endorsement is subject to an excess of Re. 0.5% of the total sum insured subject to a minimum of Rs. 25000 for non industrial risks covrered under section III of tariff or Rs. 1 lakh for other risks for each and every claim in respect of both material damage and loss of profits combined."

Designation of Property Clause : For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

Agreed Bank Clause : "`It is hereby declared and agreed:- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties. ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder. v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place andvi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgages, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

Local Authorities Clause : Reinstatement Value Policy may be extended to cover additional cost of reinstatement solely by reason of the necessity to comply with the regulations of local authority by incorporating the following clause in the policy."The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provided that1) The amount recoverable under this extension shall not include : a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws,i) in respect of destruction or damage occurring prior to the granting of this extension,ii) in respect of destruction or damage not insured by the policy,iii) under which notice has been served upon the insured prior to the happening of the destruction of damage,iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged,b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen,c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Insurer under this extension not being thereby increased.3) If the liability of the insurer under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then the liability of the Insurers under this extension (in respect of any such item) shall be reduced in like proportion. 4) The total amount recoverable under any item of the policy shall not exceed the sum insured thereby. 5) All the conditions of the policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein." 6) No additional premium shall be charged for inclusion of this clause in this policy.

BHARAT GRIHA RAKSHA ANNEXURE II UIN. IRDAN113RP0004V01202021

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.		Plot no-9/10, 1st floor and 2nd floor, Satyanagar, Bhubaneswar, KHORDA - 751007 PH:0674-2570498	
Insured Name	JITENDRA MOHAN GUPTA	**Policy Number**	OG-24-2403-4055-00000478

ReInstatement Value Policies : "Reinstatement value insurance may be granted on Buildings, Machinery Furniture, Fixture and Fittings only subject to the incorporation of the following memorandum in the policy:""It is hereby declared and agreed that in the event of the property insured under (Item Nos.....of .....) within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby.""Special Provisions1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.1. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.2. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.3. This Memorandum shall be without force or effect ifa) the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.(b) the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.
For Stocks: a. For raw material: Landed Cost at Your Premises. b. For stock in process: Input Cost of the stock at the time of damage, c. For finished stock: the Manufacturing Cost of the finished stock or the Contract Price of goods sold but not delivered and more precisely defined below. d. Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any damage insured under this Policy either wholly or to the extent of the damage. The Company's liability shall be based on the Contract Price."

[Communicable Disease Exclusion Clause :] i. Notwithstanding any provision, clause or term of this policy to the contrary, this policy excludes any loss, cost, damage, liability, claim, fines,penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): a) a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and b) a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. ii. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where: a) the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and b) the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and c) the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and d) the disease, substance or agent is such: d.I. that causes or threatens damage or can cause or threaten damage to human health or human welfare, or d.II. that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof. iii. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to: a) any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or b) change in consumer behaviour, or c) an absence of infected employees or employees suspected of being infected shall not be covered by this policy. iv. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this policy that is affected by such Communicable Disease. v. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause]. vi. If the Insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Contract the burden of proving the contrary shall rest in the Insured.

WARRANTY

Construction (Applicable Other THAN FOR OPEN STORAGE) Warranty : Warranted that the building covered under the policy/ in which the contents covered under this policy is present is not kutcha construction as described below. Kutcha construction: Building (s) having walls and / or roofs of wooden planks / thatched leaves and / or grass/ hay of any kind / bamboo/ plastic cloth/ asphalt cloth/ canvas/ tarpaulin and the like.