



**Bajaj Allianz General Insurance Company Ltd.**  
**Corporate Identity Number (CIN): U66010PN2000PLC015329**  
**Unique Identification Number (UIN): NA**  
**Registered and Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune-411006**  
**Transcript of Proposal for Standard Fire and Special Perils Policy**

Dear ASHOK NAIK,

We, **Bajaj Allianz General Insurance Company Ltd [Company]**, wish to inform you that the contract under Policy number **OG-18-1701-4025-00001290 [Policy]** has been finalized based on the information and declaration given by you through telephonic conversation / email / web-inputs / TAB or other means which would be considered as the final proposal, 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 mentioned below, we request you to please revert back within a period of 15 days from the date of your receipt of this document [but in case of short term policies, your revert shall reach us before the activities/risks covered by policies are started]. In case of our non-receipt of your disagreement or objection or any changes [as mentioned hereinabove] with respect to information mentioned below, it shall be deemed that you have positively confirmed to us the correctness of the below mentioned transcript and declaration. Where you disagree to any of information/contents of this transcript, standard Terms or conditions, you have the option to return the original Policy stating the reasons for your objection, and upon our receipt of original Policy together with your request to cancel the Policy, shall be entitled to a refund of the premium paid, subject only to there being no claim made under the Policy and also subject to a deduction of the expenses incurred by us and the stamp duty charges. Kindly note that as the information/contents and declarations/confirmations provided by you as contained in this transcript is the basis on which we have issued the Policy to you, we 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 are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Personal Information of Insured			
Title [Mr/Ms/Company/other entity]	Mr	First Name	ASHOK
Middle Name		Last Name	NAIK
Email Address		Mobile Number	9620899932
Date of Birth		Gender	Male
Pan No			
Salary		Occupation	
Marital Status		Family Monthly Income	
Permanent Address		Mailing Address	
House No/ Building No/ Flat No	NO 27 1ST CROSS VIVEKANANDA COLONY JARAGANA HALLI (V) UT-TARAHALLI	House No/ Building No/ Flat No	NO 27 1ST CROSS VIVEKANANDA COLONY JARAGANA HALLI (V) UT-TARAHALLI
Street/ Locality/ Land-mark		Street/ Locality/ Land-mark	
State	KARNATAKA	State	KARNATAKA
City	BANGALORE	City	BANGALORE
Area		Area	
Pincode	560078	Pincode	560078

**A. Risk Details :**

Risk Type	Occupation description	Risk Location Address/ Location Description	FEA Type	No of Stories	Floor where risk is situated	Sum Insured

Block-Description	Age of Building	Plinth & Found.SI(Rs.)	Super St.Bid.SI	P&M (Rs.)	FFF (Rs.)	Stocks (Rs.)	SIP (Rs.)	Others (Rs.)	Contents (Rs.)	TSI (Rs.)	Disc For Deleting	
											STFI	RSMD
											(in mile)	
OCCUPIED AS RESIDENTIAL BUILDING		0.00	36,00,000.00	0.00	0.00	0.00	0.00	0.00		36,00,000.00	0.00	0

**B. Coverage Details:**

1. Period of Insurance : 23-MAR-18 to 22-MAR-23 Month(s)
2. Method Opted : Method A
3. Option I : With 10% increase in sum insured every year
4. Do you want to exclude STFI Section : No  
 [Storm, Cyclone, Typhoon, Tempest, Hurricane,- : Tornado, Flood and Inundation: Section VI of # : standard terms and conditions] :
5. Do you want to exclude RSMD Section: No [Riot, strike, Malicious Damage: Section V - : of standard terms and conditions] :
6. Do you want to exclude Terrorism clause : Yes
7. Basis of Valuation as in table below : Please tick mark relevant words Yes/No in the table below.

(Buildings, Machinery Furniture, Fixture and Fittings - REINSTATEMENT value basis. Otherwise Market value basis i.e. stock and stock in process.)

Market Value Basis	Reinstatement Value Basis
NA	NA

8. Previous Insurance Provider :

9. Previous Policy number :

10. Previous Policy expiry Date : Y

11. Is this Hypothecated to the Bank- : Yes

and if so the details: Name of Pledgee : IDBI BANK LIMITED (LAN 1004675100006989)

12. Add on Cover(s) opted :

Addon Cover Code	Addon Cover Description	Addon Cover SI
EQP	Earthquake With Plinth and Foundation	36,00,000.00

13. Whether you have insured the same property with any other insurance company with identical coverage (If so, give details)  
\_\_\_\_\_ No provision on TAB

14. Whether Insurance cover was declined by any other company or imposed any special conditions (If is, give details)  
\_\_\_\_\_ No provision on TAB

#### C. EXCLUSIONS AND TERMS AND CONDITIONS:

The detailed list of exclusions, Standard Terms and Conditions of the Company, were fully explained to you and for full details thereof please refer to the Policy wordings of the Company.

The contents of the proposal [transcript of 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 contract basis which you have confirmed for policy issuance.

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 our toll free number and register your objections / changes / disagreement to the contents of this transcript or you may also send us an email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along with the Policy.

#### DECLARATION:

If additions or alterations are carried out in the risk proposed after the submission of this form, then the same would be conveyed by me/us to the Company immediately.

I authorize the Company to share information pertaining to my 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..

I agree and hereby declare that there are no losses/claims at the proposed risk locations in past 3 years to the best of my knowledge. I agree that the Standard Terms and Conditions sent to me for the Policy taken by me for the first time shall be applicable to the renewal Policy and the Company need not sent the Standard Terms and Conditions at the time of renewal and if I/we require the same I/We will seek the same from the Company.

Toll free Number: 1800-103-2529, 1800-22-5858, 1800-102-5858 and 1800-209-5858

Email address: Bagichelp@bajajallianz.co.in

Website: www.bajajallianz.com

Contact our Policy servicing branch at: Golden Heights,4th Floor,, No.1/2,59th C Cross, 4th M Block,Rajajinagar, , BANGALORE-560010,Phone No: 080-67195000

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

Scrutiny No: 84398402

#### INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES

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 prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



## POLICY SCHEDULE

<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>	Golden Heights,4th Floor., No.1/2,59th C Cross, 4th M Block,Rajajinagar , BANGALORE-560010 Tel No:080-67195000, 67195001/67195002
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INSURED DETAILS	
<b>Insured Name</b>	ASHOK NAIK

POLICY DETAILS	
<b>Current Policy No</b>	OG-18-1701-4025-00001290

<b>Insured Address</b>	NO 27 1ST CROSS VIVEKANANDA COLONY JARAGANA HALLI (V) UTTARAHALLI, J P NAGAR, KARNATAKA, BANGALORE-560078
<b>Partner ID</b>	115375199
<b>GSTIN / UIN</b>	NA
<b>STATE CODE/NAME</b>	29 - Karnataka
<b>Bank Details</b>	Various Financial Institutes as listed in Annexure II
<b>Bank Reference No.</b>	1004675100006989
<b>Bank Emp. Code</b>	15905
<b>Company GST No :</b>	29AABCB5730G1ZT
<b>Company PAN :</b>	AABCB5730G

<b>Expiring Policy No</b>	
<b>Product</b>	Standard Fire and Special Perils Policy
<b>Policy Issued on</b>	25-MAR-18
<b>Period of Insurance</b>	23-MAR-18 to 22-MAR-23
<b>Coinsurance Details</b>	N/A
<b>Policy Status</b>	Issued
<b>Invoice No :</b>	95370507/1

Description	Sum Insured (Rs)
Sum Insured (Only Fire)	36,00,000.00

Premium Details	Amount (Currency)
Net Fire Premium (A)	4,968.00
Net Add On Cover (B)	810.00
Terrorism Surcharge (C)	0.00

Premium Details	Amount (Currency)
State GST (9%)	520
Central GST (9%)	520
Final Premium (A+B+C+D+E)	6,818.00

<b>Premium Collection Details</b>	1701-01653111 / 84398402 / RS. 6818 ,
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**Contact No : 18002094324/0**

**Email - [customercare@idbi.co.in](mailto:customercare@idbi.co.in)**

<b>Risk covered</b>	Standard Fire & Special Perils and Addons as detailed under Annexure I
<b>Add on Cover</b>	Earthquake With Plinth and Foundation
<b>Exclusions</b>	Standard Fire and Special Perils wordings, clauses and warranties as attached
<b>Subject to clauses</b>	Agreed Bank Clause Designation of Property Clause Annexure1-Terrorism Damage Exclusion Warranty
<b>Warranties</b>	Construction (Applicable Other THAN FOR OPEN STORAGE)
<b>Special conditions / Deductibles (if applicable)</b>	Method A Policy Issuing under Method A : Sum insured under the policy shall be deemed to have increased by 10% of the original sum insured at the end of every year. Removal of Debris Clause (upto 1% of the claim amount): It is hereby declared and agreed that the expenses incurred upto 1% of the claim amount is included in the sum insured on:(a) Removal of debris from the premises of the Insured; (b) dismantling or demolishing; (c) shoring = up or propping; STFI Clause: It is hereby declared & agreed that any loss or damage arising due to STFI group of perils shall be admissible under the policy only after a waiting period of 15 days starting from inception date of policy and/or date of inclusion of new risk location under the policy, as the case may be. Option I : With 10% increase in sum insured every year Sum Insured under this policy shall be deemed to have increased by 10% of original S.I. at the end of every 12 months period
<b>Higher Excess</b>	

84398402/-/10009185/202/-

NOTE: If Premium paid through Cheque, the Policy is void ab-initio in case of dishonor of Cheque.

This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to any specific warranty or condition attached.



## POLICY SCHEDULE

<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>	Golden Heights,4th Floor,, No.1/2,59th C Cross, 4th M Block,Rajajinagar, , BANGALORE-560010 Tel No:080-67195000, 67195001/67195002
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INSURED DETAILS	
<b>Insured Name</b>	ASHOK NAIK

POLICY DETAILS	
<b>Current Policy No</b>	OG-18-1701-4025-00001290

In witness whereof undersigned being authorized by and on behalf of the company has/have herein to set his/her their name.....(Date) at..... (Place).....

null

For & On Behalf of Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

Printed , Signed and Executed at null  
Pune



This document is digitally signed, hence counter signature / stamp is not required  
Consolidated Stamp Duty of Rs.0.5/- paid towards Insurance Stamps vide Challan No. MH010176711201718M Defaced No. 0005747963201718 dated 09-FEB-18 timing 13:12:55 of General Stamp Office,Mumbai,India.

Regd Office : GE Plaza,Airport Road, Yerwada Pune-411006 (India), A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDA] vide Reg No.113, Corporate Identification Number U66010PN2000PLC015329.

Principal Location : Golden Heights, 4th Floor, No.1/2, 59th C Cross, 4th M Block, Rajajinagar, BANGALORE - 560010 PH:080-67195000 | Services Accounting Code : 997137 - Other property insurance services. No reverse charge is payable on these services.

Caringly yours

BAJAJ | Allianz



<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>	Golden Heights,4th Floor,, No.1/2,59th C Cross, 4th M Block,Rajajinagar, , BANGALORE-560010 Tel No:080-67195000, 67195001/67195002
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INSURED DETAILS	
Insured Name	ASHOK NAIK

POLICY DETAILS	
Current Policy No	OG-18-1701-4025-00001290

## Standard Fire And Special Perils Policy Annexure I

Policy No **OG-18-1701-4025-00001290**  
Policy Period **23-MAR-18 to 22-MAR-23**

Location Description: **OCCUPIED AS RESIDENTIAL BUILDING**  
Location Address : **NO 27 1ST CROSS VIVEKANANDA COLONY JARAGANA HALLI (V) UTTARAHALLI, BANGALORE KARNATAKA 560078**

Occupation Description : **Dwellings**

Sr.No.	BlockDescription	Plinth & Found.SI(Rs.)	Super St.Bid.SI	P&M (Rs.)	FFF (Rs.)	Stocks (Rs.)	SIP (Rs.)	Others (Rs.)	TSI (Rs.)	Disc For Deleting		CED Disc	Fea Disc	Spr Disc.	Net Rate Bidg.	Net Rate Cont	Fire Premium (Rs)	
										STFI	RSMD							
											(In%)							
(in mile)																		
1	OCCUPIED AS RESIDENTIAL BUILDING	0.00	36,00,000.00	0.00	0.00	0.00	0.00	0.00	36,00,000.00	0.00	0	0	0	0	.5	.5	9,000.00	

### Addon Covers Details(Location Level):

Sr.No	Addon Cover Code	Addon Cover Description	Addon Cover SI	Addon Cover Premium
1	EQP	Earthquake With Plinth and Foundation	36,00,000.00	1,800.00

For and on behalf of  
**Bajaj Allianz General Insurance Company Ltd**

**Authorized Signatory**

In Case of any claim, please contact our 24 Hour Call Centre at 1800-22-5858, 1800-102-5858, 1800-209-5959 Toll Free / 30305858 (Chargeable, add area code before this number in case of mobile call) or email us at Bagichelp@bajajallianz.co.in  
Principal Location : Golden Heights, 4th Floor, No.1/2, 59th C Cross, 4th M Block, Rajajinagar, BANGALORE - 560010 PH:080-67195000 | Services Accounting Code : 997137 - Other property insurance services. No reverse charge is payable on these services.

Regd Office: GE Plaza, Airport Road, Yerwada Pune-411006 (India)

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Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.	Golden Heights,4th Floor,, No.1/2,59th C Cross, 4th M Block,Rajajinagar, , BANGALORE-560010 Tel No:080-67195000, 67195001/67195002
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INSURED DETAILS	
Insured Name	ASHOK NAIK

POLICY DETAILS	
Current Policy No	OG-18-1701-4025-00001290

## Standard Fire And Special Perils Policy Annexure II

Policy No. :	OG-18-1701-4025-00001290	
Location :	OCCUPIED AS RESIDENTIAL BUILDING	
Address :	NO 27 1ST CROSS VIVEKANANDA COLONY JARAGANA HALLI (V) UTTARAHALLI, BANGALORE KARNATAKA 560078	
Block Desc :	OCCUPIED AS RESIDENTIAL BUILDING	
Item Code	Item Details	Item Description
I002	Building including Plinth and Foundation and Super structure	Super Structure(Building)

This Policy Covers The Respective Rights And Interests Of following Banks/Financial Institutions:-

Sr.No.	Financial Institute Name
1	IDBI BANK LIMITED (LAN 1004675100006989)

For and on behalf of  
Bajaj Allianz General Insurance Company Ltd.

### Authorized Signatory

In Case of any claim, please contact our 24 Hour Call Centre at 1800-22-5858, 1800-102-5858, 1800-209-5959 Toll Free / 30305858 (Chargeable, add area code before this number in case of mobile call) or email us at Bagichelp@bajajallianz.co.in

Principal Location : Golden Heights, 4th Floor, No.1/2, 59th C Cross, 4th M Block, Rajajinagar, BANGALORE - 560010 PH:080-67195000 | Services Accounting Code : 997137 - Other property insurance services. No reverse charge is payable on these services.

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INSURED DETAILS		POLICY DETAILS	
Insured Name	ASHOK NAIK	Current Policy No	OG-18-1701-4025-00001290

## Standard Fire And Special Perils Policy Annexure III

This Following Addon Covers/Clauses/Warranties are attached to and form that of policy No : OG-18-1701-4025-00001290

### Addon-cover

**EarthQuake :** 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 sum insured for this extension is identical to the sum insured against the risk covered under main policy except for the value of the plinth and foundation of the building(s). If option to delete STFI peril is not exercised "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 or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide /Rockslide resulting therefrom. 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 conditions 1) Excess clause 5% of each and every claim subject to a minimum of Rs.10,000/. 2) 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 under main policy except for the value of the plinth and foundations of the building(s). 3) Onus of proof In 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

**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 and vi. 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.

**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.

**Annexure1-Terrorism Damage Exclusion Warranty :** This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense 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 the above.

### WARRANTY

**Construction (Applicable Other THAN FOR OPEN STORAGE) :** Warranted that the building covered under the policy/ in which the contents covered under this policy is present is not kutchha construction as described below. Kutchha 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.

For and on behalf of  
Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

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