



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0030V01202223

1. Insured's Details :

Insured Name	:	AMAN BHALLA FOUNDATION	E-mail Id/Fax	:	/
Customer ID	:	PO96527154	PAN No.	:	
Address	:	KOTLI,TEH AND DISTT- PATHANKOT PATHANKOT ,PUNJAB, 145001	GSTIN/UIN.	:	NA / NA
Phone No.	:				

2. Issuing Office Details :

Office Name	:	NEW INDIA ASSURANCE COMPANY LTD, PATHANKOT BRANCH (361601)
Office Code	:	361601
Address	:	IST FLOOR,ABOVE PNB BANK,DHANGU ROAD,PATHANKOT PATHANKOT ,145001 PUNJAB , 145001.
Phone No.	:	01862231692 / 01862220305
E-mail Id/Fax	:	nia.361601@newindia.co.in / 01862220305
S.Tax Regn. No.	:	AAACN4165CST178
GSTIN	:	03AAACN4165C1Z1
SAC	:	997137 (Other property insurance services)

3. Policy Details :

Policy Number	:	36160111248000000045
Period of Insurance	:	From: 17/03/2025 04:11:50 PM To: 16/03/2026 11:59:59 PM
Date of Proposal	:	17-Mar-25
Prev. Policy no.	:	36160111238000000044
Client Type	:	Non-Corporate
Business Source Code	:	
Dev.Off level./Broker	:	DIRECT BUSINESS - (1D6342187)
Agent/Bancassurance/SPECIFIED PERSON	:	MR. ANIL KUMAR S/O SH. R.S.LORIA (NIA1D6342378) AGENT_SITE_72552 (1D6351270)
Phone No.	:	9417004373, 9417004373 / 01862220305, 01862231692,
E-mail Id/Fax	:	ANILLORIA1@GMAIL.COM, / /

4. Collection Particulars :

Premium	:	12,290
GST	:	2,212
Total (₹)	:	14,502
Receipt No. & Date	:	10000089240300590197 - 17/03/25

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		
Sum Insured	:	₹ 15,200,000		
Risk Serial No		Occupancy Code	Occupancy Description	
1		1005	Schools, Colleges	



6. Block Details :

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structure	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Material SI	Stocks in process SI	Finished Stock SI
1	KOTLI,PATHANJKOT 145001	0	0	0	BUILDING OF SUPER STR OF IST CLASS CONSTRUCTION	0	0	0	0
2	SAME AS ABOVE145001	0	0	0	PLINTH & FOUNDATION	0	0	0	0
3	SAMW AS ABOVE145001	0	0	0	COMPOUND WALL	0	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	KOTLI,PATHANJKOT 145001	Pucca	Pucca	Pucca
2	SAME AS ABOVE 145001	Pucca	Pucca	Pucca
3	SAMW AS ABOVE 145001	Pucca	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions,alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

b) Add-on Covers:

(i)

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
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1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 25 lakh	Not Availed
2	Hire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 25 lakh	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks of oil and chemicals only	Maximum up to 5% of Sum Insured of stock	Not Availed
5	Expediting expense	Maximum up to 5% of claim amount & maximum up to 25 lakhs	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description		Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	:	0
2.	Furniture & Fixtures, Fittings and other equipment	:	0
3.	Plant & Machinery Sum Insured	:	0
4.	Other Contents Sum Insured	:	0
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	0
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	15,200,000

9. Terrorism/EQ/STFI :

Terrorism Covered	:	Yes	Earthquake Covered	:	Yes	STFI Covered	:	Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	NOT OPTED

11. Coinsurance Details :

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				:	BUILDING MADE OF IST CLASS CONSTRUCTION ,BOUNDARY WALLS,PLITH LEVEL(RIV BASIS)
Warranty Number	Section Code	IIB Occu panc y Code	Warranty Title	Wordings	
Special Exclusion				:	NA



Clauses / In-built Covers	:	<p>(1) Terrorism Clause</p> <p>(2) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks)</p> <p>(3) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.</p> <p>(4) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period.</p> <p>(5) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh).</p> <p>(6) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount.</p> <p>(7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount.</p> <p>(8) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations</p>
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. A) Compulsory Deductible:

₹ 5,000/- for each claim

B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Losses & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 12,290
GST	: 2,212
Total premium including GST	: 14,502
Total premium including GST(In words)	: RUPEES FOURTEEN THOUSAND FIVE HUNDRED TWO ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 12,290
SGST	9	1106
CGST	9	1106
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 17th day of March, 2025.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 17/03/2025

(AMARJEET ATTRI)
[SR. BRANCH 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 : 36160124P0005172

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C