

## Insured Details and Policy Details

Insured Details		Policy Details			
Name	RATNAWAT INFRASTRUCTURE CONSTRUCTIONS COMPANY LLP	Policy Number	D057562100		
Address	PINNACLI KHASRA NO. 35 ( PART) GRAM BHOJPURA, SAHKAR MARG SCHEME LALKOTHI,JAIPUR R Jaipur 302015	Invoice Number	IA059343514	Receipt Number	RA061126493
PAN		Invoice Date	21-Feb-2022	Policy Issue Date	21-Feb-2022
GST State Code	8	Policy Period	From	24-Feb-2022	00:00:01
GSTIN/UIN Number	08AASFR2611Q1ZJ		To	23-Aug-2022	23:59:59
City / Location	Jaipur	Policy Tenure	181 days		
Contact No	+918003588885	Partner Code and Name	1025985 KAMAL PRAJAPAT		
Email ID	narendersingh.moj@gmail.com	Partner Contact and Email ID	8561006167 kfl.insurance@gmail.com		
Bank name/ Financial Institution					

## Location Wise details

Location 1			
Address of Premises	ratnawat infrastructure constructions company llp pinnadli khasra no. 35 ( part ) gram bhojpura, sahkar marg scheme lalkothi,jaipur Jaipur 302015		
PIN Code	302015	City / Location	Jaipur
Construction	Pucca Construction	Occupancy	Co-operative Housing Society
Floor Number	0	Home Building Age	New Construction
Carpet Area	14965 Sq. Mt.	Rate of Cost of Construction	45438,60 per Sq. Mt.
Bank Name/ Financial Institution		Any other risk in Occupancy	NA
Coverage details			
Item Description	Total Sum Insured (INR)	Specific Details	
Home Building	680001449,43		
Home Contents	NA	NA	
Sum Insured Break-up			
Item Details	Sum Insured (INR)	Other Details	
Residential structure of Your Home including fittings and fixtures	680001449,43		
Additional Structure			
1.			
2.			
3.			
Home Contents			
1. Furniture/Fixtures/Fittings:			
2. Electric/ Electronic Items:			
3. Contents in Basement	No		
4. Valuables			
5. Others			

In Built Cover			
1. Loss of Rent		Opted: No	0 Months
2. Rent for Alternative Accommodation		Opted: No	0 Months
Sr. No.	Name of Add-on Cover	Sum Insured/Sum Insured Limits (INR)	Other Details
1	Minor Acquisitions (UIN: IRDAN158RP0081V01202021/A0008V01202122)	500000% of Total Sum Insured INR 500000	AOA:AOY basis
2	Accidental Damage (UIN: IRDAN158RP0081V01202021/A0007V01202122)	500000	AOA:AOY basis
3	Incidental Costs (UIN: IRDAN158RP0081V01202021/A0009V01202122)	500000	AOA:AOY basis

In Built Cover				
Sr. No.	Cover Name	Sum Insured/ Limit	Period	Specific Details
1.	Terrorism Damage Cover Endorsement (Material Damage Only)	Upto Total Sum Insured	-	Excess: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
2.	Storm, Tempest, Flood and Inundation (STFI)	Upto Total Sum Insured	-	
3.	Earthquake	Upto Total Sum Insured	--	
4.	Fees of architect, surveyor, consulting engineer	5% of the claim amount	--	
5.	Costs of removing debris	2% of the claim amount	-	
6.	Underinsurance	100% waived	-	
7.	Escalation Clause	Increase in 10% Home Building - Sum Insured for long term policy // Increase by 1/365th of 10% Home Building - Sum Insured for annual policy	-	
8.	Theft	Upto Total Sum Insured	-	-
9.	Forest Fire	Upto Total Sum Insured	-	-

Terrorism cover would not be applicable for the Inbuilt covers listed above (2 to 9)

Optional Cover				
Sr. No.	Cover Name	Opted	Total Sum Insured ( INR)	Specific Details
1.	Cover for Valuable Contents on Agreed Value Basis	No		
2.	Personal Accident Cover#	No		

\*Detailed description in Annexure I  
# Nominee Details in Annexure II

Standard Clause				
Sr. No.	Cover Name	Opted	Sum Insured/Limits	Specific Details
1.	Agreed Bank Clause	No	NA	

Add-ons				
Sr. No.	Name	UIN	Sum Insured	Specific Details
1.	Add on - 1			
2.	Add on - 2			
3.	Add on - 3			
4.	Add on - 4			

5.	Add on - 5			
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## Special Conditions and Exclusions

Terrorism Excess	1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
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Warranted that claims ratio is as declared at the time of quote

## Specific Warranty

It is hereby declared and agreed that any loss or damage arising out of STFI group of perils, where the same is not excluded, shall be admissible under the policy only after 5 days starting from the inception date of policy and of the date of inclusion of new risk location or enhancements of the Sum Insured under the policy.

## Premium and Payment Details

Net Premium (INR)	INR 99487.22	
CGST rate and Amount (INR)	9 %	INR 8953.85
SGST/UTGST rate and Amount (INR)	9 %	INR 8953.85
IGST rate and Amount (INR)	--	INR 0.00
Final Premium	INR 117394.92	

## Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA059343514	2022-02-21	117394.92	0.00	8953.85	8953.85	0.00	0.00	99487.22

### Important Notice

- \*Cheque dishonor / Non-receipt of payment: If premium paid through Cheque, the certificate is void ab-initio in case of dishonor of Cheque or non-receipt of payment.
- This certificate is subject to the standard policy wordings, warranties, exclusions and conditions as per Go Digit, Bharat Griha Raksha Policy Wording.
- The Coverage has been provided basis information provided by you/proposer to us and the certificate is not valid, if any of the information provided is incorrect.
- The Policy Wording attached herewith includes all the Standard Coverage offered by Go Digit General Insurance Ltd. to its Customers. For any clarification please call our Call Center Number **1800 258 5956**

Note: The terms and conditions detailed in this Certificate of Insurance as well as the policy document sent by Digit shall prevail in case of any dispute.

In case of any claim, please contact our 24-Hour Call Centre at **1800 258 5956** or email us at [hello@godigit.com](mailto:hello@godigit.com).

For & On Behalf of Go Digit General Insurance Ltd.



Praveen Bhat  
Senior Vice President – Customer Experience  
[praveen.bhat@godigit.com](mailto:praveen.bhat@godigit.com)  
Authorized Signatory  
Printed, Signed, and Executed at Bengaluru

Consolidated Stamp Duty has been paid as per  
Letter of Authorization No.67-B/04/2017-18  
Date: 30th May 2017 issued by Department of  
Stamps and Registration , Bengaluru- 560009 -  
KARNATAKA.

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Wish to go through your detailed policy, [Click here](#)

Go Digit General Insurance Ltd. Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5 Block, Bengaluru, Karnataka 560095, IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No. 08AACCO4128Q1Z0 , HSN: 997137/General Insurance Services, GSTIN Address: Jaipur Business Centre, No 701, Manglam Ambition mall, Near Agrasen circle, C scheme, Jaipur, Rajasthan, PIN- 302001 . Website [www.godigit.com](http://www.godigit.com)

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### **Annexure II**

Sr. No	Insured Name	Relationship with Insured	Age	Gender (M/F/TG)	Nominee Name	Nominee age	Nominee Relationship with Insured	Appointee Name*
1.								

**DIGIT PUBLIC LIABILITY INSURANCE POLICY**

(IRDAN158RP0075V01202021)

**Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095****Policy Schedule****Risk and Coverage Details:**

Insured Owner's Details		Policy Details			
Name	RATNAWAT INFRASTRUCTURE CONSTRUCTIONS COMPANY LLP	Policy Number	D057862304		
Address	48 First Floor Manokamna Golimar Garden Sahakar Marg	Invoice Number	IA059626747	Policy Issue Date	22-02-2022
GST State Code	08	Policy Period: 12 Months	From	20-02-2022	Time: 00:00:01
			To	19-02-2023	Time: 23:59:59
City / Location	Jaipur - 302015	Retroactive Date	20-02-2021		
Contact No	8003588885	Partner Code and Name	1025985 and Kamal Prajapat		
Email ID	<a href="mailto:narendersingh.moj@gmail.com">narendersingh.moj@gmail.com</a>	Partner Contact and Email ID	9929289081 and <a href="mailto:arihanta141@gmail.com">arihanta141@gmail.com</a>		
GSTIN/UIN Number	08AASFR2611Q1ZJ	Nature of Business / Occupation/ Activity	Co-operative Housing Society		

Sr. No	Particulars	Details
1.	Address and Pin Code of the Insured Premises:	PINNACLI KHASRA NO. 35 ( PART) GRAM BHOJPURA, SAHKAR MARG SCHEME LALKOTHI JAIPUR R RAJASTHAN INDIA - 302018
2.	Limit of Indemnity (INR)	Any One Accident (AOA): 1,00,00,000
		Any One Year (AOY): 1,00,00,000
3.	Compulsory Excess (INR)	50,000 for each and every accident
4.	Voluntary Excess (INR)	% of Claim Amount:0%
5.	Territorial scope	India
6.	Jurisdiction scope	India
7.	Extended Reporting Period	30 Days

**Add-on Covers/ Endorsement Details:**

S.No	Coverage	Coverage Options	Limit of Indemnity	Other Details
1.	Food and Beverage (IRDAN158RP0075V01202021)	Yes	Any One Accident Limit (INR): 1,00,00,000 Any One Year Limit (INR): 1,00,00,000	
2.	Industrial Seepage, pollution and contamination extension – 72 hours (IRDAN158RP0075V01202021)	Deleted		
3.	Act of God Perils (IRDAN158RP0075V01202021/A0020V01202122)	Deleted		
4.	Advertising Signs and Decorations Liability (IRDAN158RP0075V01202021/A0021V01202122)	Deleted		
5.	Care, Custody or Control (IRDAN158RP0075V01202021/A0022V01202122)	Deleted		
6.	Carriage of Effluents (outside the Insurance Premises) (IRDAN158RP0075V01202021/A0023V01202122)	Deleted		
7.	Damage to Rented Premises (IRDAN158RP0075V01202021/A0024V01202122)	Deleted		
8.	Lift Liability (IRDAN158RP0075V01202021/A0025V01202122)	Yes	Any One Accident Limit (INR): 1,00,00,000 Any One Year Limit (INR): 1,00,00,000	
9.	Medical Expenses (IRDAN158RP0075V01202021/A0026V01202122)	Deleted		
10.	Swimming Pool and Exercise area liability (IRDAN158RP0075V01202021/A0027V01202122)	Yes	Any One Accident Limit (INR): 1,00,00,000 Any One Year Limit (INR): 1,00,00,000	
11.	Transportation of Material or Dangerous or Hazardous Substance (IRDAN158RP0075V01202021/A0028V01202122)	Deleted		
12.	Valet Parking (IRDAN158RP0075V01202021/A0029V01202122)	Deleted		
13.	Terrorism Legal Liability Coverage (IRDAN158RP0075V01202021/A0030V01202122)	Deleted		

**Special Terms and Conditions:**

1. Designated Premise: 1
2. Additional Insured: CHS - PINNACLE RESIDENTS WELFARE ASSOCIATION
3. Absolute Communicable diseases Exclusion
4. Absolute Cyber Exclusion

**Underwriting Warranty:**

1. Warranted No other TPL/CGL in Place
2. Warranted No Known or reported losses till policy inception.
3. Warranted No higher limits to be purchased without our consent
4. Warranted all Govt regulation and advisories to be complied with

**Premium and Payment Details:**

Total Net Premium (INR)	12,000	
CGST rate and amount (INR)	9%	1,080
SGST/UTGST rate and Amount (INR)	9%	1,080
IGST rate and Amount (INR)	18%	-
<b>Final Premium (INR)</b>	<b>14,160</b>	

**Important Notice**

1. \*Cheque dishonor / Non-receipt of payment: If premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment.
2. This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per DIGIT PUBLIC LIABILITY INSURANCE POLICY.
3. The Coverage has been provided basis information provided by you/proposer to us and the policy is not valid, if any of the information provided is incorrect.
4. The Policy Wording attached herewith includes all the Standard Coverage offered by Go Digit General Insurance Ltd. to its Customers. For any clarification please call our Call Center Number 1800 258 5956.

For &amp; On Behalf of Go Digit General Insurance Ltd.

Consolidated stamp Duty paid

**RAJEEV  
KUMAR  
SINGH**

Digitally signed by  
RAJEEV KUMAR  
SINGH  
Date: 2022.02.22  
18:21:12 +05'30'

Authorized Signatory

Printed, Signed and Executed at Bangalore

Vide Receipt No: RA061418978 dated 21-02-2022

GST Reg. No.: 08AACCO4128Q1Z0

SAC Code: 9971