

Insurance
FW: Req-Soham Satish modi policy copies

From: satrasala.tejaswini@kotak.com

To: naveen.g@modiproperties.com

Cc: Arjun.Gk@kotak.com

Date: Tuesday, April 16, 2024 at 01:38 PM GMT+5:30

Dear Sir,

Please find the attached policy copies.

Tejaswini Satrasala**Deputy Manager-Working Captial****Mail ID :** satrasala.tejaswini@kotak.com**Mob:** 8976797791

**Kotak Mahindra Bank,
Raj Bhavan Road, Somajiguda,
Hyderabad - 500016**

From: Veeresam M (Bancassurance, KGI) <veeresam.m@Kotak.com>**Sent:** Tuesday, April 16, 2024 1:28 PM**To:** Satrasala Tejaswini (Consumer Bank, KMBL) <satrasala.tejaswini@kotak.com>**Cc:** Arjun Gk (Consumer Bank, KMBL) <Arjun.Gk@kotak.com>**Subject:** Req-Soham Satish modi policy copies

Hi,

Please find the attached policy copies.

Thanks

M VEERESAM

BBA - Hyderabad.

**DISCLAIMER:**

This communication is confidential and privileged and is directed to and for the use of the addressee only. The recipient if not the addressee should not use this message if erroneously received, and access and use of this e-mail in any manner by anyone other than the addressee is unauthorized. If you are not the intended recipient, please notify the sender by return email and immediately destroy all copies of this message and any attachments and delete it from your computer system permanently. The recipient acknowledges that Kotak Mahindra Bank Limited may be unable to exercise control or ensure or guarantee the integrity of the text of the email message and the text is not warranted as to completeness and accuracy. Before opening and accessing the attachment, if any, please check and scan for virus.

DocumentDetails - 2024-04-16T132517.668.pdf
438.9kB

DocumentDetails - 2024-04-16T132436.203.pdf

Ref No.: GEN/WEL/SG/0008.3/4454783300

Date: 15/04/2024

To,
Mr. Soham Satish Modi
PLOT NO-280 ROAD NO 25
NEAR PEDDAMMA TEMPLE JUBILEE HILLS
KHAIRATABAD BANJARA HILLS HYDERABAD
Hyderabad Ts - 500034
District: HYDERABAD
TELANGANA, India
Contact Details 7416121573



Policy number: 4454783300
CKYC ID:

Subject: Risk assumption for Kotak Bharat Griha Raksha

Dear Mr. Soham Satish Modi,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Bharat Griha Raksha.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.kotakgeneral.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Kotak Infinity, Building No. 21 Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E) Mumbai - 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited

Authorised Signatory

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260281, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

Kotak Bharat Griha Raksha POLICY SCHEDULE

For any assistance please call 1800 266 4545, or visit www.kotakgeneral.com


DETAILS OF PROPOSER

Policy/Certificate No: 4454783300	Previous Policy/Certificate No: NA
Policy Issued at: 3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029.	
Name: Mr. Soham Satish Modi	
GSTIN :	Policy issued on : 15/04/2024
Correspondence address: PLOT NO-280 ROAD NO 25 NEAR PEDDAMMA TEMPLE JUBILEE HILLS KHAIRATABAD BANJARA HILLS HYDERABAD Hyderabad Ts - 500034 District: HYDERABAD TELANGANA(36), India	
Place of Supply: TELANGANA	Supply State Code: 36
Risk location address: RESIDENTIAL VILLA NO.96 SURVEY NOS.11~ 12~ 14~ 15~ 16~ 17~ 18 & 294,CHERLAPALLY VILLAGE~ KAPRA MANDAL & GHMC,MEDCHAL-MALKAJGIRI DISTRICT-500062 ,ECIL,HYDERABAD TS District: HYDERABAD,TELANGANA,India	
Contact details: Email id: NAVEEN.G@NODIPROPERTIES.COM	Mobile no . 7416121573
Policy Term: From Time: 00:00 Date: 12/04/2024 to Midnight of 11/04/2029	
Policy Hypothecated: KOTAK MAHINDRA BANK LTD.	

INTERMEDIARY DETAILS

Intermediary Code	Intermediary Name	Intermediary Contact No	Intermediary email id
DIRECT	DIRECT BUSINESS	1800 266 4545	

RISK DETAILS

Sr. No.	Perils Covered	Sum Insured (INR)
	Base Covers:	
1	Home Building Cover	
a	SI for residential structure of Home including fittings and fixtures	INR 8764000
	Inbuilt Covers:	
1	Architect's, Surveyor's, Consulting Engineer's fees	Upto 5 % of the claim amount
2	Cost of removing debris	Upto 2 % of the claim amount

PREMIUM DETAILS

Premium Details	Amount (₹)	Premium Details	Amount (₹)
Net Fire Premium including Add On Covers (A)	22760.41	CGST @ 9% (D)	2,363.94
Terrorism Premium (B)	3,505.60	SGST @ 9% (E)	2,363.94
Taxable value of Services (C)	26,266.01	Final Premium (C+D+E)	30,994.00

CLAUSES, CONDITIONS, AND WARRANTIES

Clause	
1	Agreed Bank Clause
2	Cyber Loss Limited Exclusion Clause - LMA5410 (amended)
3	Exclusion Clause for Sanction Crude Oil
4	Local Authority Clause
5	Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) NMA 1975(A) with amendments in respect of Cold Zone Coverage
6	Sanction and Embargo Clause
7	Total Asbestos Exclusion Clause
8	War and Civil War Exclusion Clause
Warranties	
1	Construction should be Pucca (Brickwall/RCC Framework) and no combustible construction will be covered
2	Only Home structure to be covered; Under construction property stands excluded
3	Terrorism damage cover endorsement
Exclusion	
1	Communicable Disease Exclusion
2	Political Risks Exclusion Endorsement

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260281, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

DISCLAIMER

This Policy Schedule shall be read together with the Policy Wordings (which are also available on the Company website i.e. www.kotakgeneral.com). Any word or expression to which a specific meaning has been assigned in any part of the policy or this schedule shall bear the same meaning wherever it may appear.

CLAIM DETAILS

In the event of claims, please send the relevant documents to:

Kotak Mahindra General Insurance Company Limited

8th Floor, Kotak Infinity, Building No. 21

Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E)

Mumbai - 400 097, India.

TOLL FREE NUMBER: 1800 266 4545 (8 AM to 8 PM)

Email ID : care@kotak.com

TAX DETAILS

GST Registration No.

3 6 A A F C K 7 0 1 6 C 1 Z U

Category

General Insurance Services

SAC Code

99137

Description

Other Property Insurance Services

Invoice Number

4454783300

DECLARATION

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/17/2023/Validity Period Dt. 12/12/2023 To Dt. 31/12/2025 (O/w.No. 5072)/Date: 12/12/2023).

In Witness whereof this Policy has been signed for and behalf of 3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029. at Mumbai this 15 day of April of 2024

For Kotak Mahindra General Insurance Company Limited

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260281, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

Ref No.: GEN/WEL/SG/0008.3/4454784300

Date: 15/04/2024

To,
Mr. Soham Satish Modi
PLOT NO-280 ROAD NO 25
NEAR PEDDAMMA TEMPLE JUBILEE HILLS
KHAIRATABAD BANJARA HILLS HYDERABAD
Hyderabad Ts - 500034
District: HYDERABAD
TELANGANA, India
Contact Details 7416121573



Policy number: 4454784300
CKYC ID:

Subject: Risk assumption for Kotak Bharat Griha Raksha

Dear Mr. Soham Satish Modi,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Bharat Griha Raksha.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.kotakgeneral.com/customer-support/downloads> or scan above QR code for detailed policy wording.

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Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

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Kotak Bharat Griha Raksha
POLICY SCHEDULE

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DETAILS OF PROPOSER

Policy/Certificate No: 4454784300	Previous Policy/Certificate No: NA
Policy Issued at: 3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029.	
Name: Mr. Soham Satish Modi	
GSTIN :	Policy issued on : 15/04/2024
Correspondence address: PLOT NO-280 ROAD NO 25 NEAR PEDDAMMA TEMPLE JUBILEE HILLS KHAIRATABAD BANJARA HILLS HYDERABAD Hyderabad Ts - 500034 District: HYDERABAD TELANGANA(36), India	
Place of Supply: TELANGANA	Supply State Code: 36
Risk location address: RESIDENTIAL VILLA NO.97, SURVEY NOS.11, 12, 14, 15, 16, 17, 18 & 294,CHERLAPALLY VILLAGE, KAPRA MANDAL,MEDCHAL-MALKAJIRI DISTRICT-500062 ,ECIL,HYDERABAD TS District: HYDERABAD,TELANGANA,India	
Contact details: Email id: NAVEEN.G@NODIPROPERTIES.COM	Mobile no . 7416121573
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Intermediary Code	Intermediary Name	Intermediary Contact No	Intermediary email id
DIRECT	DIRECT BUSINESS	1800 266 4545	

RISK DETAILS

Sr. No.	Perlis Covered	Sum Insured (INR)
	Base Covers:	
1	Home Building Cover	
a	SI for residential structure of Home including fittings and fixtures	INR 7596000
	Inbuilt Covers:	
1	Architect's, Surveyor's, Consulting Engineer's fees	Upto 5 % of the claim amount
2	Cost of removing debris	Upto 2 % of the claim amount

PREMIUM DETAILS

Premium Details	Amount (₹)	Premium Details	Amount (₹)
Net Fire Premium including Add On Covers (A)	19727.08	CGST @ 9% (D)	2,048.89
Terrorism Premium (B)	3,038.40	SGST @ 9% (E)	2,048.89
Taxable value of Services (C)	22,765.48	Final Premium (C+D+E)	26,863.00

CLAUSES, CONDITIONS, AND WARRANTIES

Clause	
1	Agreed Bank Clause
2	Cyber Loss Limited Exclusion Clause - LMA5410 (amended)
3	Exclusion Clause for Sanction Crude Oil
4	Local Authority Clause
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2	Political Risks Exclusion Endorsement

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Mumbai - 400 097, India.

TOLL FREE NUMBER: 1800 266 4545 (8 AM to 8 PM)

Email ID : care@kotak.com

TAX DETAILS

GST Registration No.	36A A F C K 7 0 1 6 C 1 Z U	Category	: General Insurance Services
SAC Code	99137	Description	Other Property Insurance Services
Invoice Number	4454784300		

DECLARATION

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/17/2023/Validity Period Dt. 12/12/2023 To Dt. 31/12/2025 (O/w.No. 5072)/Date: 12/12/2023).

In Witness whereof this Policy has been signed for and behalf of 3-6-140/1B Ground Floor Netaji Bhavan Himayatnagar Main Road Hyderabad Ts Telangana 500029. at Mumbai this 15 day of April of 2024

For Kotak Mahindra General Insurance Company Limited

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260281, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

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