GENERALI Central
INSURANCE

Griha Lite- Policy Schedule

Policy Servicing Office : 8Th Floor, Block C Apeejay House 15 Park Street, Teghoria,, KOLKATA, WEST BENGAL, INDIA,Pin Code :700016,Tel No:

Policy No.	: 132/00/00/1126/FGL/0000291838	**Period of Insurance**	:From 00:00 hours of 29/11/2025 To Midnight of 28/11/2026
Insured	: ECOS ASSOCIATION OF APARTMENT OWNERS	**Intermediary Name/Code**	:RD & A INSURANCE BROKING SERVICES PRIVATE LTD-60066622
Address	: JATRAGACHI PS ECOPARK, PO GHUNI NEW TOWN RAJARHAT, NEW TOWN, NEW TOWN, WEST BENGAL, INDIA, Pincode : 700161	**Telephone (Mob,Off,Hom)**	:9830175450
		Email ID	:INSURANCECONSULTANT2911@GMAIL.COM
		GCI GSTIN Number	:19AABCF0191R1Z6
		URN Number	:
GSTIN Number	: 19AACAE5881C1ZQ		

In consideration of the Policy holder named herein paying to the Generali Central Insurance Company Limited (here in after called the Insurer) the premium as stated in the Schedule and in reliance upon the statementsmade by the Policy holderin the proposalincludingits attachmentsor otherwise,and the material incorporated therein,the Insurer agrees with provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions,exceptions and warranties here in after set forth.

Co-insurance Details

Insurer	Share (In %)
Generali Central Insurance Company Limited	100%

Schedule of Premium (₹)

Gross Premium	130,763.55
Goods and Service Tax	23,537.44
Total Premium	154,301.00

Risk Details

Property Situated At	: As per annexure
Occupancy	: As per annexure
Hypothecation	: --
Loan Account Number	: --

Sum Insured

Total Fire Sum Insured (₹)	1,013,003,470.00

Excess

As per Annexure Attached.

Additional Clauses, Conditions, Warranties & Exclusions

Clauses

Architect,Surveyors and consulting Engineers fees up to 5% of claim amount

Removal of Debris up to 2% of claim amount.

Earthquake Clause

Escalation of 10%

Loss of Rent and Rent for Alternative Accommodation Condition : We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative ccommodation and the rent of Your Home Building.

b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.

c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the

Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs Loss of Rent Period opted for

Rent for alternate accommodation/ Loss of Rent (IP Months- Max 36 months) - 20% of the policy sum insured or maximum upto INR 1 cr whichever is lower

Other terms and condition as per policy wordings.

STFI Clause

Terrorism Damage Clause

Terrorism Exclusion Clause

Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Perils/Events

Warranties

Warranted that kutcha construction is excluded from the scope of coverage

Terrorism Damage Exclusion Warranty
Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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 warranty an act of terrorism means an act, including butnot 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), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, 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.

Exclusion

Computer Loss General Exclusion

Infectious Disease/COVID-19 Exclusion

Transmission and Distribution Line Exclusion
Information Technology Clarification Agreement
Electronic Date Recognition Clause
Any Direct or indirect loss by infectious or contagious disease is excluded from scope of policy

Cyber Risk exclusion

Electronic Data Recognition Clause EDRC(B)

Nuclear Energy Risks exclusion

Political Risks exclusion

Pollution/Contamination exclusion

Sanctions and Embargo Clause

Sanctions Limitation and Exclusion Clause

Total Asbestos exclusion

War and Civil War Exclusion Clause

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IMPORTANT - 1. All other Terms, Conditionsand Exclusions as per attached Policy Wordings. 2. In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.

For GENRALI CENTRAL INSURANCE COMPANY

(Authorized Signatory)

Receipt No : X3511126
Date of Issue : 26/11/2025
Place of Issuance : Mumbai*
*Address as mentioned below

Note:This document is digitally signed by Mr Vaibhav Risbud,Authorised Signatory of Generali Central Insurance Company Limited on 26/11/2025 .

Stamp Duty of Rs. 0.50 is paid as provided under Article Policy of Insurance 47B 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. (NO.LOA/ENF-2/CSD/92/2025 (Validity Period Dt. 03/10/2025 To Dt. 31/03/2027)/OW NO. 3916, Dated 03/10/2025.).
Product UIN : IRDAN132RPPR0236V01202223

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Annexure		
Forming part of policy number:- 132/00/00/1126/FGL/0000291838		
Risk Details		
Property Situated at	ECOS JATRAGACHI PS-ECOPARK PO-GHUNI,NEW TOWN,RAJARHAT KOLKATA-700161 WEST BENGAL,NEW TOWN,700161	
Occupancy		
Occupancy -	Co-operative Housing Society	
Description of Property Insured		
Serial. No	Description	Sum Insured (₹)
1	**Building**	1,006,503,470.00
2	**Furniture, Fixtures and Fittings (Home Furnishings)** - Furniture, Fixtures and Fittings/ Electrical Installations and Other Content	65,00,000.00
Total Fire Sum Insured (₹)		1,013,003,470.00

In built covers

Earthquake Cover
Debris 2% of Claim Amount
Loss of Rent
STFI cover
Architech, Surveyor, Consulting Engineer Fees 5% of Calim Amount
Rent for Alternative Accommodation

Building Structure Details	
Multi - Storey Building	Yes
Building Floor Number	7
Basement Present	No
Age Of the Building	Less than 5 years
Cost of Construction of the structure	1,006,503,470.00
Rate of Cost of Construction	108,342.68

Excess

For Terrorism Excess (Applicable only, if coverage is opted)

- 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000