



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Private Car Package Policy - Enhanced Covers
UIN Number - IRDAN190RP0042V01100001

Policy Number : 16040031210300009042

POLICY ISSUING OFFICE: AURANGABAD DO-160400 (160400), AJAY ENGINEERING COMPOUND, , ADALAT ROAD, AURANGABAD , , MAHARASHTRA , 431005. PHONE NUMBER:02402333572 / 02402333361 FAX NUMBER:02402331226 / NA Email:nia.160400@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757), PHONE NUMBER:02402350377 / / 9850049400 LAND/FAX NUMBER:/ EMAIL:kailash@jainuineinsurance.co.in /	CLAIM CONTACT: AURANGABAD (160002) ADDRESS: JEEVAN SUMAN LIC BLDG., PL.NO.3N-5, CIDCO, JALGAON RD., , AURANGABAD-431003. , , MAHARASHTRA , 431003. PHONE NUMBER: 2402482715 / 2402480715 MOBILE NUMBER: Email: CH1602@newindia.co.in
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INSURED DETAILS

Insured Name	MR. RACHIT GANDHI S/O MR.KAILASH GANDHI	Customer ID	PO85316927 (PAN No :NA)
Insured Address	TARAKUNJ BHOKHALE COLONY KHARGONE DIST ,,, KHARGAONE ,MADHYA PRADESH, 451001	Contact Number	/ /
		Email	
		GSTIN	NA

POLICY DETAILS

Period of cover	26/12/2021 12:00:01 AM to 25/12/2022 11:59:59 PM	Receipt Number	16040081210000009926 - 24/12/21
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	45170231200300007849

VEHICLE DETAILS

Registration Number	MP-10-CA-7011	Chassis no./Engine Number	MBJGA3GS200375868/1G DA140333
Make / Model	TOYOTA/FORTUNER	Variant:	FORTUNER STATIONWAGON
Year of manufacture	2017	Type of body / Type of Fuel	Saloon/Diesel
Colour	BROWN	Cubic capacity(cc) /Wattage(kW):	2755cc
Seating capacity including Driver	7	Name of registration authority	Khargone
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
1375000	0	0	0	0	1375000

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	Return to Invoice Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	No
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No				

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (+)Premium for nil depreciation cover	18387 15125	Basic TP Premium (+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	7890 275 50

Policy No. : 16040031210300009042 Document generated by 38661 at 2021/12/24 17:48:26.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



		(+)Legal Liability Premium for Paid Driver(0) (+)PA premium for UnNamed/Hirer/Pillion Persons(6)	600
Calculated OD Premium	33512	Calculated TP Premium	8815
Total OD Premium	33512	Total TP Premium	8815
Net Premium in Rs			42327
GST in Rs			7619
Total Payable in Rs			49946
Total Payable in Rs(in words):	RUPEES FORTY-NINE THOUSAND NINE HUNDRED FORTY-SIX ONLY		

GSTIN(Issuing Office)	27AAACN4165C3ZP
SAC	997134 (Motor vehicle insurance services)
Limitation as to use:The Policy covers use of the vehicle for any purpose other than: a)Hire or Reward b)Carriage of goods (other than samples or personal luggage) c)Organized racing d)Pace making e)Speed testing f) Reliability Trials g)Any purpose in connection with Motor Trade	
Limits of Liability:Limit of the amount the Company's Liability Under Section II 1(i) in respect of any one accident: as per the Motor Vehicles Act, 1988. Limit of the amount of the Company's Liability Under Section II 1(ii) in respect of any one claim or series of claims arising out of one event: Up to Rs. 7,50,000	
For individual covers (OD) in RS:1375000	Compulsory excess in Rs:2000
Imposed excess in Rs:0	Voluntary excess in Rs:0
Persons or classes of persons entitled to drive:Any person including the insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.	

PA cover for Owner Driver

Name of Nominee	Age of Nominee	Relationship with the Insured	Name of the Appointee (if Nominee is a minor)	Relationship to the Nominee
NA	NA	NA	NA	NA

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 42327.00
SGST	0	0
CGST	0	0
IGST	18	7619

In witness where of this policy has been signed at AURANGABAD DO-160400 on this 24/12/2021 WARRANTED THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED ABINITIO This policy is subject to the Terms, conditions and exceptions applicable to Package/Liability policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 16,22.

Important notice:

The insured is not indemnified, if, the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the insured: see clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY". It is clarified that in case the declaration regarding the ncb or other previous policy details made by the insured, is found to be incorrect, all the benefits (including claim) under section-1 of this policy, will stand forfeited.

Anti Money Laundering Clause: In the event of a claim under the policy exceeding Rs 1lakh or a claim for refund of premium exceeding Rs 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company website.

I/We hereby certify that the policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of M.V. Act, 1988.

The policy is subject to PCEC endorsement attached.

For and on behalf of The New India Assurance Company Limited



Date of Issue: 24/12/2021

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0042V01100001 /A0002V02201112

ATTACHED TO AND FORMING PART OF POLICY NO. 16040031210300009042 Additional Premium: Rs. 15125

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify:

1. Depreciation on replacement of parts including tyres, tubes, rubber/plastic for Partial Loss Claims.
2. Midterm inclusion of cover is not permitted.
3. Total Loss and Constructive Total Loss will be settled on the basis of IDV.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 24/12/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16040021E0015256

IRDA Registration Number: 190