



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Bundled Motor Policy for Private Car

UIN - IRDAN190RP0023V01201819

Insured's Details		Policy Details	
Insured's Name:	M/S PARAS TOURS AND TRAVELS & FINANCIAL SERVICES .	Policy number:	16040131190900004752
Customer ID:	PO76616781 (PAN No :NA)	Period of cover:	OD Cover 26/12/2019 12:19:56 PM to 25/12/2020 11:59:59 PM(1 Year) TP Cover 26/12/2019 12:19:56 PM to 25/12/2022 11:59:59 PM(3 Year)
Insureds Address:	G. NO- 43, F. NO- B-9 B-10, SHRI RANG CITY ITKHEDA AURANGABAD,, AURANGABAD ,MAHARASHTRA, 431001	Registration no.	New Vehicle
Prev. Policy no.	N	Make/Model:	HYUNDAI/CREAT
Email:	kailash@jainuineinsurance.co.in	Receipt no.	16040181190000005187 - 26/12/19
Phone Number :	/ / 9850049400	Fax Number :	NA / NA
GSTIN/UIN	27AFCPL9746H1Z3 / NA		
Issuing office		New India Contact	
Address	BRANCH AURANGABAD AUTO TIE-UP (160401), THE NEW INDIA ASSURANCE CO. LTD. , AUTO TIE-UP CITY BRANCH (160401) , "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD , MAHARASHTRA , 431003.	Agent / Corp. Agent / Broker / Banc Assurance / Referral Code - Name / POS/IMF/SPECIFIED PERSON	Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757)
		Phone no	025722225747 / /
Phone no	02402485446 / 02402484415	Fax no.	/
Fax no.	NA / NA	Email	/
Email	nia.160401@newindia.co.in	Development officer level Name/Code	NA
Claim Contact	AURANGABAD (160002)	Claim Contact Detail	JEEVAN SUMAN LIC BLDG., PL.NO.3N-5, CIDCO, JALGAON RD.,,AURANGABAD-431003.,,2402482715/2402480715/
GSTIN	27AAACN4165C3ZP		
SAC	997139 (Other non-life insurance services excl RI)		

Policy Details

Geographical Area / Zone:	India/B	Year of manufacture:	2019
Name of the Financier:		Chassis no./Engine no.:	MALC381UMK622632/D4FBKM857580
Type of body:	Saloon/Diesel	Variant:	HYUNDAI CRETA 1.6 CRDI
Automobile Association membership:	none	Colour:	BLACK
Seating capacity including Driver:	5	Cubic capacity (cc)/Wattage(kW):	1582cc
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	

IDV(In ₹)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
1358797	0	0	0	0	1358797

Bifurcated IDV/Cover

Enhancement Cover - ₹ 1358797

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

Schedule of Premium

Own Damage		Liability	
		Basic TP Cover	
		,PA cover for UnNamed Persons, LL cover for Paid Driver	
OD Premium in ₹	18642	TP Premium in ₹	25205
Net Premium in ₹:			43847
GST in ₹:			7892

Policy No. : 16040131190900004752 Document generated by 35037 at 26/12/2019 12:49:10 Hours.

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

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>.



Total Payable in ₹:	51739
Total Payable in ₹(in words):	RUPEES FIFTY-ONE THOUSAND SEVEN HUNDRED THIRTY-NINE ONLY

Limitations as to use	Limits of Liability
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	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 ₹ 7,50,000
	For individual covers (OD) in ₹: 1358797
	Imposed excess in ₹: 0
	Voluntary excess in ₹: 0
	Compulsory excess in ₹: 2000

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
none	0	none	none	none

PA cover for named persons

Name	CSI Opted(₹)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 43847.00
SGST	9	3946
CGST	9	3946
IGST	0	0

In witness where of this policy has been signed at BRANCH AURANGABAD AUTO TIE-UP on this 26/12/2019
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.

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.NIA S.T.REGN No: AAACN4165CST178.

For and on behalf of The New India Assurance Company Limited

The policy is subject to PCEC endorsement attached.

Date of Issue: 26/12/2019

Duly Constituted Attorney(s)



PC EC-1
"PRIVATE CAR PACKAGE POLICY -ENHANCED COVERS"
(Endorsement Wording for Add on cover - NIL Depreciation)

UIN Number - IRDAN190RP0023V01201819/A0047V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 16040131190900004752 Additional Premium: ₹ 6114.5865

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: 26/12/2019

Duly Constituted Attorney(s)

PC EC-5
"PRIVATE CAR PACKAGE POLICY -ENHANCED COVERS"
(Endorsement Wording for Add on cover - Engine Protect)

UIN Number - IRDAN190RP0023V01201819/A0051V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 16040131190900004752 Additional Premium: ₹3356.23

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 the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicles under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle.

Terms and Conditions:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
2. In case of accidental external means resulting in loss or damage to the vehicles under carriage, indemnification under this add-on would be made only when there is evidence of such damage leading to oil leakage and resulting in damage to Engine and Engine Parts and/or Gear Box and Gear Box Parts and/or Transmission or Differential Parts Assembly.
3. This cover will also pay for the cost of lubricants oil/coolant lost due to leakage.
4. No additional deductible under this extension of the Cover.
5. Hybrid components like Hybrid battery, Inverter, Electric motor etc. will be covered.

Exclusions:

- a) Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Any claims related to loss or damage due to normal wear and tear.

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: 26/12/2019

Duly Constituted Attorney(s)

PC EC-8
"PRIVATE CAR PACKAGE POLICY ENHANCED COVER"
(Endorsement Wording for Add on cover Consumables Items Cover)

UIN Number -

ATTACHED TO AND FORMING PART OF POLICY NO. 16040131190900004752 Additional Premium: ₹1902.32

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

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

For and on behalf of The New India Assurance Company Limited

Date of Issue: 26/12/2019

Duly Constituted Attorney(s)

Tax Invoice No : 16040119P0005522



IRDA Registration Number: 190