



The New India Assurance Co.Ltd.

BRANCH AURANGABAD AUTO TIE-UP (160401)

Tel. No.: 02402485446/02402484415/

Email: nia.160401@newindia.co.in/nodal.MAHARASHTRA@newindia.co.in

**Bundled Motor Policy for Private Car - Enhanced Covers
IRDAN190RP0023V02201819**

Policy Number: 16040131210900002809

Vehicle: MAHINDRA/THAR

Period of Cover

From: OD Cover 16/03/2022 11:40:56 AM

To: 15/03/2023 11:59:59 PM

TP Cover 16/03/2022 11:40:56 AM to 15/03/2025 11:59:59 PM

Insured Details

M/S TAYAL COTTON PRIVATE LIMITED .

To: PLOT NO 100 F.NO.1, GURUSAHANI NAGAR , MANUPRABHA BUILDING , N-4 , CIDCO , DIST
AURANGABAD ., , AURANGABAD ,MAHARASHTRA, 431001

For Insurance Renewals contact

JAINUINE INSURANCE BROKERS PVT. LTD.

Tel. No.: 02402350377 / / 9850049400

Email: kailash@jainuineinsurance.co.in /

For Claims contact our OFFICE

JEEVAN SUMAN LIC BLDG., PL.NO.3N-5, CIDCO, JALGAON RD.,AURANGABAD-431003.

Tel. No.: 2402482715

Email: CH1602@newindia.co.in

Tax Invoice No : 16040121P0004908

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Bundled Motor Policy for Private Car - Enhanced Covers

UIN Number - IRDAN190RP0023V02201819

Policy Number :16040131210900002809

POLICY ISSUING OFFICE: 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. PHONE NUMBER:02402485446 / 02402484415 FAX NUMBER:NA / NA Email:nia.160401@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	M/S TAYAL COTTON PRIVATE LIMITED .	Customer ID	PO95813861 (PAN No :NA)
Insured Address	PLOT NO 100 F.NO.1, GURUSAHANI NAGAR , MANUPRABHA BUILDING , N-4 , CIDCO , DIST AURANGABAD ,,,, AURANGABAD ,MAHARASHTRA, 431001	Contact Number	/ / XXXXXX8787
		Email	tayalcottonabd@gmail.co m
		GSTIN	27AAECT3173G1ZB

POLICY DETAILS

Period of cover	OD Cover 16/03/2022 11:40:56 AM to 15/03/2023 11:59:59 PM TP Cover 16/03/2022 11:40:56 AM to 15/03/2025 11:59:59 PM	Receipt Number	16040181210000003751 - 16/03/22
Previous Insurer	Not applicable	Previous Policy Number	N

VEHICLE DETAILS

Registration Number	New Vehicle	Chassis no./Engine Number	MA1UJ4YC2N2A11594/YC M4M44814
Make / Model	MAHINDRA/THAR	Variant:	THAR LX D MT 4WD 4S CT NAP
Year of manufacture	2022	Type of body / Type of Fuel	SUV/Diesel
Colour	A3NPOLBLCK	Cubic capacity(cc) /Wattage(kW):	2184cc
Seating capacity including Driver	4	Name of registration authority	
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Year	Duration	Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
First Year	16/03/2022 to 15/03/2023	1343129	0	0	0	0	1343129

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	Yes	Return to Invoice Cover	Yes
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	Yes
Nil Depreciation	Yes	Roadside Assistance Cover-	Yes	Key Protect Cover	No

Policy No. : 16040131210900002809 Document generated by 36646 at 2022/03/16 12:20:19.

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>.



		Gold		
Tyre and Alloy Cover	No			
Return To Invoice Cover Details:				
Registration Charges	10000	Total Ex-Showroom Price	1413820	
First Year Insurance Premium	57770	Road Tax Amount	282314	
Total SI for Return to Invoice	1763904			

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	8980	Basic TP Premium	8102
(+)Consumable Items Cover Premium	1880.38	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)(16/03/2022 to 15/03/2025)	800
(+)Engine Protect Cover Premium	3317.53	(+)Legal Liability Premium for Paid Driver(0)	50
(+)Premium for nil depreciation cover	6044.08	(+)PA premium for UnNamed/Hirer/Pillion Persons(4)	200
(+)Return to Invoice Cover Premium	2822.25		
(+)Roadside Assistance Cover Premium	60		
Calculated OD Premium	23105	Calculated TP Premium	8619
Total OD Premium	23105	Total TP Premium	25855
Net Premium in Rs			48960
GST in Rs			8812
Total Payable in Rs			57772
Total Payable in Rs(in words):	RUPEES FIFTY-SEVEN THOUSAND SEVEN HUNDRED SEVENTY-TWO 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:1343129	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	none	none

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 48960.00
SGST	9	4406
CGST	9	4406
IGST	0	0

In witness where of this policy has been signed at BRANCH AURANGABAD AUTO TIE-UP on this 16/03/2022 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: 16/03/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0023V02201819/A0047V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 16040131210900002809 Additional Premium: Rs. 6044.0805

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: 16/03/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - Return to Invoice cover)
UIN Number - IRDAN190RP0023V02201819/A0049V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 16040131210900002809 Additional Premium: Rs.2822.25

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 pay the On Road Price of the Insured Car, in the Occurrence of any Constructive Total Loss/Total Loss /Theft Claim.

On Road Price Includes:

1. Total Ex-Showroom Price- It includes Current Ex-Showroom Price as on Date of loss and any other Accessories Price paid by Insured at the time of purchasing the Car and included in IDV.
2. Road Tax- Road Tax amount paid to RTO by Insured for the Car.
3. Registration Charges - Registration charges paid by Insured to RTO for the Car.
4. First Year Insurance Premium Full First Year insurance premium paid for the Car.

This cover is available for private cars up to the age of 3 years only.

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: 16/03/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - Engine Protect)
UIN Number - IRDAN190RP0023V02201819/A0051V01201819

ATTACHED TO AND FORMING PART OF POLICY NO.16040131210900002809 Additional Premium: Rs.3317.53

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: 16/03/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover Consumables Items Cover)

UIN Number - IRDAN190RP0042V01100001/A0058V03201819

ATTACHED TO AND FORMING PART OF POLICY NO.16040131210900002809 Additional Premium: Rs1880.38

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 1 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: 16/03/2022

Duly Constituted Attorney(s)

Bundled Motor Policy for Private Car - Enhanced Covers

(Endorsement Wording for Add on cover Roadside Assistance GOLD Cover)

UIN Number - IRDAN190RP0023V02201819/A0008V01202021

Toll Free No for availing RSA service: 91-8447748758

ROADSIDE ASSISTANCE ADD ON COVER ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16040131210900002809 Additional Premium: Rs. 60

consideration of the payment of an additional premium as specified and shown in the Schedule, the Company shall arrange to provide the following services through third party service provider(s) within India, except the Island areas, during the policy period :

GOLD COVER

1. Mechanical & Electrical Breakdown:

In the event, that the insured vehicle is immobilized on a public road due to any mechanical & electrical breakdown, the Service Provider shall;

- a. Arrange assistance over phone and try to resolve the problem then and there.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
- c. Arrange for the towing of the insured vehicle to the nearest Repair shop / Garage, if mobilization of the insured vehicle is not possible by



carrying out such repairs on spot.

d. Provide for custody and storage of the insured vehicle until the Repair shop / Garage re-open, if the Repair shop / Garage are closed due to holidays or night hours.

Exclusions:

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case of repairs which would not be possible without replacement of parts/elements on the spot of breakdown.
- b. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
- c. Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
- d. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.
- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
- f. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.

2. Towing due to Accident:

In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the policy, the Service Provider shall;

- a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
- b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, in case of such Repair shop/Garage being closed due to holidays or night hours.

Exclusions:

- a. Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
- b. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.
- c. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
- d. Any payment to a third party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

3. Keys Locked-In:

In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Service Provider shall;

- a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization. The Technician or Service Provider will recuperate the spare key at a place designated by the customer and deliver it to the place where the covered vehicle is immobilized. This service is limited to delivery within the same city and the distance between the place that the spare keys stored and the delivery location specified by the customer or parking location of the covered vehicle is less than 50 kms.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions:

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

Exclusions:

Cost of key in case Insured needs assistance in making a new key.

4. Flat Tyre Support:

In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre/tube/valve or bolts of the tyre, the Service Provider shall; Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle. In case the tyre needs to be repaired or a puncture needs to be fixed, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the insured vehicle.

Exclusions:

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are not carried out on spot of immobilization.
- b. Charges of Garage/Workshop, transportation cost to and from the site of immobilization if the flat tyre has to be taken to any



Garage/Workshop for repair.

5. Battery Jump Start:

In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Service Provider shall Arrange for an automobile technician to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self propelled basis to the nearest Repair Shop/Garage.

Exclusions:

- a. Cost of parts or replacement elements, consumables and recharging of battery and its / their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

6. Fuel Delivery:

In the event that the insured vehicle is immobilized, due to the insured vehicle running out of fuel, the Service Provider shall arrange for an automobile technician with an emergency tank of fuel up to 5 litres on the spot where the insured vehicle stands immobilized.

Exclusions:

- a. Delivery charges of fuel beyond 50 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
- b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
- c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

7. Wrong Fuelling:

In the event that the insured vehicle is immobilized due to wrong fuelling (i.e. petrol for diesel or diesel for petrol), the Service Provider shall arrange for an automobile technician to assist the insured for draining, flushing and replenishing of the fuel system. The emptying of the fuel tank in case of fuel contamination shall always be under consultation and approval from the insured for repair on site or the vehicle shall be towed to the nearest workshop of whichever is suitable.

Exclusions:

- a. Delivery charges of fuel beyond 25 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
- b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
- c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

8. Cab Assistance:

In the event that the insured vehicle is immobilized on a public road, and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Service Provider shall make arrangement for an alternate hired vehicle with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions:

- a. Cost of taxi fare

9. Medical Assistance:

In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including Ambulance service providers.

The cost of such service provided has however to be borne by the Insured. The Agency shall however be in no way responsible for the quality of service rendered by such Service Providers.

10. Hotel accommodation and ticketing:

In the event that the insured vehicle is immobilized on a public road and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Service Provider shall arrange for hotel accommodation on the best effort basis in the nearest hotel from the incident location under consultation and approval from the Insured and also arrange for ticketing to reach the Insureds destination.

Exclusions:

Cost of hotel accommodation and ticketing.

General Exclusions to all the services:

1. Breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
2. Driver of the vehicle is found to be in any of the situations that are indicated below:



- i) The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle movement, road safety or similar ones in the country where the incident occurs.
- ii) Lack of permission or corresponding license for the category of the covered vehicle or violation of the sanction of cancellation or withdrawal of them.
- iii) Does not hold an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989.
3. Accidents/Breakdown happened while illegitimate removal of the insured vehicle.
4. Accidents or breakdowns has resulted when the insured or the authorized driver have infringed upon the regulatory ordinances as far as the requisites.
5. Insured vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
6. Insured vehicle is involved in or is liable to be involved in legal case prior to or post immobilization.
7. Fuel, mineral essences, and other inflammable, explosive or toxic materials transported in the insured vehicle.
8. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other similar vehicle is used for private use.
9. Accident or breakdown has resulted due to usage of the car for racing, rally and criminal activity purposes.
10. Insured vehicle is not rendered immobilized but need repair at the workshop.
11. Loss is covered under any other insurance policy or manufacturers warranty or recall campaign or under any other such packages at the same time.
12. Improvements and/or extra fittings in the Private Cars.
13. The services under this Add on cover will not be available outside the geographical limits of India even if geographical extension is taken for the basic Motor policy.

Conditions

1. The cover shall cease for the policy period after first four services during the policy period admissible under the Add-on. However, renewal shall be allowed, subject to eligibility.
2. If the insured vehicle has been immobilized due to any covered condition and assistance is required, the insured shall call the toll free number provided for the purpose and communicate complete details about the covered condition known to him/her to the service provider. The service provider shall arrange for the covered services required to mobilize the insured vehicle/other services, as mentioned above, required by the Insured. Any additional service not mentioned in the Policy shall not be provided / arranged.
3. Any cost which is not covered shall be borne by the Insured and settled on spot using the payment mode suggested by the service provider.
4. This cover is not applicable for short period basis policies.
5. The Company may cancel the Policy along with the Add-on by sending seven days notice by recorded delivery to the insured at insureds last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy along with the Add-on may be cancelled at any time by the insured on seven days notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Companys Short Period rates for the period the Policy has been in force.
6. In certain adverse weather conditions such as floods, thunderstorms, heavy rains and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc., it may become physically impossible to provide prompt assistance.
7. In case it is found at any stage that false information has been furnished by the Insured or in case the Add-on is misused or abused, the services may be refused to the Insured and the Insured in such cases, shall not have any right of claim against the Company or the Service provider.

Subject otherwise to terms, exclusions, conditions and endorsements of the Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 16/03/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040121P0004908

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

Issuing Office : BRANCH AURANGABAD AUTO TIE-UP (160401)
Address : THE NEW INDIA ASSURANCE CO. LTD.
AUTO TIE-UP CITY BRANCH (160401)
"JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003
AURANGABAD(MA)
Insured Pan Number :
Phone : 02402485446
Email : nia.160401@newindia.co.in
Fax :
Collection Number : 16040181210000003751
Collection Date : 16/03/2022
Business Source Code : DA3388757
PAN No of Payer :

Received with thanks from M/S TAYAL COTTON PRIVATE LIMITED ..

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
16040131210900002809	Bank-160401	57772.00	9100.160401	BA00007835-160401-9100

Total = ₹ 57772.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
ECS	57772.00	1503202 2	15-MAR-22	STATE BANK OF INDIA	AURANGABAD	1604012110063767	N.A.

Total = ₹ 57772.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
48960.00	8812.00	0.00	0
Sl no.	Agency Code	Agency Name	Department Code
1	NA	JAINUINE INSURANCE BROKERS PVT. LTD.	31

For The New India Assurance Company Limited
Revenue Stamp



Date of Issue: 16/03/2022

Cashier's Initial

Authorized Signatory

Note -

- 1.Please note the Policy Number, Collection Number and date in all future correspondence. .
- 2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

Tax Invoice No : 16040121P0004908

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER { For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Loss of one limb or sight of one eye	50%
iv. Permanent Total Disablement from injuries other than named above	100%

Provided always that: -

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹ 400000 during any one period of insurance in respect of any such person.
 - (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
 - (4) not more than 4 persons/passengers are in the vehicle insured at the time of occurrence of such injury.
- Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹ 2000 (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no 3 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (For all Classes of vehicles.)

In consideration of an additional premium of ₹ 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act,1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;



(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

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