



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Liability Only Policy

UIN Number - IRDAN190RP0004V01200203

Policy Number :16040131210200002697

<p>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</p>	<p>BUSINESS CHANNEL/CPSC User: NAME: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757), PHONE NUMBER:02402350377 / / 9850049400 LAND/FAX NUMBER:/ EMAIL:kailash@jainuineinsurance.co.in /</p>	<p>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</p>
---	--	---

INSURED DETAILS

Insured's Name	MURALI KRISHNA RAMAPPA .	Customer ID	PO87953890 (PAN No :NA)
Insured's Address	R/O SHRADDHA APARTMENT SANADHNAGAR BEED DIST BEED ,,,, BHIR ,MAHARASHTRA, 431122	Contact Number	/ /
		Email	
		GSTIN	NA

POLICY DETAILS

Period of cover	07/03/2022 12:00:01 AM to 06/03/2023 11:59:59 PM	Receipt Number	16040181210000003565 - 02/03/22
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16040131200200002494

VEHICLE DETAILS

Geographical Area / Zone:	India/C	Year of manufacture:	1997
Type of Commercial Vehicles:	A - Goods Carrying	Sub Type:	Other than 3 wheeler - Public Carrier
Name of the Financier:		Chassis no./Engine no.:	364052540206/692D02509 142
Type of fuel:	Diesel	Cubic capacity (cc):	0
Type of body:	Closed	Gross Vehicle Weight (GVW):	16200
Make/Model:	TATA MOTOR/TATA LPT 1612	Registration no.	MH-23-W-4122
Seating capacity including Driver:	2	Variant:	TATA 1612
Automobile Association membership:		Colour:	AS PER RC
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Beed

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
0	0	N/A	N/A	N/A	0

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	0	Basic TP Premium (+Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000) (+LL to paid driver conductor cleaner employed for oprn (+LL under WCA for carriage of more than six employees(excluding the Driver)(3)	33418 275 100 150

Policy No. : 16040131210200002697 Document generated by 36646 at 2022/03/02 12:26:42.

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>.



Calculated OD Premium	0	Calculated TP Premium	33943
Total OD Premium (Rs)	0	Total TP Premium (Rs)	33943
Net Premium (Rs)			33943
GST (Rs)			4104
Total Payable (Rs)			38047
Total Payable in Rs(in words):	RUPEES THIRTY-EIGHT THOUSAND FORTY-SEVEN ONLY		

GSTIN(Issuing Office)	27AAACN4165C3ZP
SAC	997134 (Motor vehicle insurance services)
Limitation as to use:The policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988.The policy does not cover use for: a)Organized racing b) Speed testing	
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:0	Compulsory excess in Rs:NA
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	N	N

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
NA	NA	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs525
SGST	9	47
CGST	9	47
IGST	0	0
Premium		Rs33418
SGST	6	2005
CGST	6	2005
IGST	0	0

In witness where of this policy has been signed at BRANCH AURANGABAD AUTO TIE-UP on this 02/03/2022
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 21,39A,40.

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.

<<HIDDEN_START_CR_4392_PC>>



Customer Declaration

I do hereby declare that I have read and understood the entire text features, disclosures, benefits, terms and conditions of the policy and I further declare that the information furnished above are true to the best of my knowledge and no material information, which may be relevant has been withheld or not disclosed. In case any of the information above is found false during verification at a later date, the company would have the right to cancel the policy and premium amount paid will be forfeited.

Declaration Accepted by customer On: <<INCEPTION_DATE_CR_4392_A>>

<<HIDDEN_END_CR_4392_PC>>

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.

Date of Issue: 02/03/2022

For and on behalf of The New India Assurance Company Limited

Duly Constituted Attorney(s)

<<CV_ENHMNT_NIL_DEP_CVR_HIDDEN_START>>

NIL DEPRECIATION ADD ON COVER UNDER COMMERCIAL VEHICLE PACKAGE POLICY

(Endorsement Wording for Add on cover - Nil Depreciation)

UIN Number - <<CV_ENHMNT_NIL_DEP_UIN>>

ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16040131210200002697

Additional Premium: Rs.

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. Exclusion and depreciation under IMT 21 & IMT 23 respectively (wherever applicable).
3. Midterm inclusion of cover is not permitted.
4. Total Loss and Constructive Total Loss will be settled on the basis of IDV.
5. Depreciation waiver is applicable for two claims only.

The Company shall not be liable to make any payment in respect of:

1. Replacement of accessories, extra fittings and/or any internal improvements in the Insured Vehicle unless specifically covered in IDV.
2. Any damage occurred due to overturning in case of Miscellaneous D vehicle, unless covered under the policy by IMT 47.

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: 02/03/2022

Duly Constituted Attorney(s)

<<CV_ENHMNT_NIL_DEP_CVR_HIDDEN_END>>

Tax Invoice No : 16040121E0004675



IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C