

### Auto Secure Private Car Package Policy

NEWPOLICY-TrackOn-1-14578821



Date : 08/07/2022

#### Your Policy Details

Policy Number : 6200441683 00 00

Own Damage Policy Period : From 10/07/2022 to. Midnight of 09/07/2023

Liability Policy Period : From 10/07/2022 to. Midnight of 09/07/2023

Premium Paid : ₹6,022.00

Name : **NAVABHARATH FERTILIZRES LTD**  
 Address : #68/6,KRUTIKA NILAYA,NEAR COMMERCIAL CENTER, KULUR MANG MANGALORE DAKSHINA KANNADA KARNATAKA 575013

Phone : 9949224498

**Get the Auto Restore Garage Advantage: take the Car to an ARG in case of an Accident ^**

- Free pick-up of car!
- Direct settlement facility!
- 3/ 6-month warranty on parts and paint!

^ In select garages across India, Conditions apply

**Renew your policy hassle free**

**1800 266 7780**  
Renew by calling our 24X7 Toll Free No.

**www.tataaig.com**  
Renew Online

### Quick steps incase of a claim

**1**

- ▶ FIRST ATTEND TO ANY INJURY
- ▶ RECORD THE INCIDENT
- ▶ KEEP REQUIRED DOCUMENTS HANDY

**2**

- ▶ SCAN THE QR CODE TO REGISTER YOUR CLAIM or
- ▶ CONTACT US ON OUR TOLL FREE NOS. or
- ▶ REGISTER CLAIM ON OUR WEBSITE [www.tataaig.com](http://www.tataaig.com)



**3**

- ▶ INCASE OF THEFT, PROPERTY DAMAGE OR INJURY, INFORM THE POLICE

Dear NAVABHARATH FERTILIZRES LTD ,

Welcome to Tata AIG General Insurance Company Limited's Family & We Thank you For Choosing our Auto Secure Private Car Package Policy for your vehicle insurance.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You are requested to visit our Website [www.tataaig.com](http://www.tataaig.com) for policy wording.

we would like to inform you that policy has been issued based on the information and declaration provided by you.No Claim Bonus(NCB) if shown on your policy schedule has been allowed as you had not reported any claim in the previous policy.

Kindly go through the enclosed information/declaration provided by you and in case your policy shows No Claim Bonus, for which you are not entitled as explained above or any error/discrepancy then we request you to get in touch with us within 15 days of receipt of the policy for correction otherwise all particulars will be deemed to be correct.

You may reach us at our 24\*7 helpline 1800 266 7780 for providing any information or in case you desire to have a printed copy of policy wording.

we, thank you once again, for choosing Tata AIG General Insurance Company Limited for insuring your vehicle.We assure you of our best services at all times.Happy driving!

Sincerely ,

For TATA AIG General Insurance Company Limited

Authorized Signature



**CALL US**

**24X7 Toll Free**

Call us on 1-800-266-7780



**WRITE TO US**

Tata AIG General Insurance Company Limited  
 A-501, 5th Floor, Building No. 4,  
 Infinity Park, Dindoshi, Malad (E),  
 Mumbai, India - 400 097.

**Claims Registration**  
 SMS 'CLAIMS' to 5616181 or  
 e-mail: [general.claims@tataaig.com](mailto:general.claims@tataaig.com)



### Tata AIG General Insurance Company Limited

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24\*7 Tollfree Number:1800 266 7780 Fax:0226693 8170 Email:customersupport@tataaig.com website:www.tataaig.com

IRDA of India Registration No : 108 CIN:U85110MH2000PLC128425, UIN:IRDAN108RP0002V01200001

**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**

**Agent Name : JAINUINE INSURANCE BROKERS PVT LTD**

**Agent License Code : 376**

**Agent Contact No : 2572225747**

|  |  |
|--|--|
| <b>Policy No:</b> 6200441683 00 00   | <b>Policy Type:</b> Auto Secure Private Car Package Policy   |
| <b>Policy Code :</b> 00/00/3184/02   | <b>Cover Note No:</b>   <b>Cover Note Issuance Date:</b>   |
| <b>Name &amp; Address of Insured</b>   |  |
| <b>Name :</b> NAVABHARATH FERTILIZRES LTD<br><b>Address :</b> #68/6,KRUTIKA NILAYA,NEAR COMMERCIAL CENTER, KULUR MANG,, ,MANGALORE,DAKSHINA KANNADA KARNATAKA 575013<br><b>Contact Number :</b> 9949224498<br><b>Customer Id :</b> 6110902436<br><b>GSTIN :</b><br><b>Place of Supply :</b> KARNATAKA<br><b>Supply Code :</b> 29 | <b>(Section - I Own Damage) From 00:00</b><br><b>Hours on 10/07/2022 To Midnight of 09/07/2023 .</b><br><br><b>(Section - II Liability) From 00:00</b><br><b>Hours on 10/07/2022 To Midnight of 09/07/2023 .</b> |
| <b>RTO LOCATION :</b> MANGALORE  | <b>ZONE :</b> B  |
| <b>Geographical Area :</b> India   | <b>Hire Purchase / Hypothecation / Lease With :</b>  |
|  | <b>Lessor GSTIN :</b>  |
|  | <b>Contract/Loan/Reference No:</b>   |

| Registration Number | Make / Model / Body Type     | Engine Number | Chassis Number     | Mfg. Year | CC   | Trailer Registration No. / Chassis No. | Licensed carrying Capacity including driver |
|---------------------|------------------------------|---------------|--------------------|-----------|------|--|---|
| KA 19 MG 3237       | MARUTI/SWIFT DZIRE VDI/SEDAN | D13A2777886   | MA3FJEB1S0090 3471 | 2016      | 1248 |  | 5   |

| Insured Declared Value (IDV) ₹ |                |                            |                                     |                        |         |          |           |
|--------------------------------|----------------|----------------------------|-------------------------------------|------------------------|---------|----------|-----------|
| Year                           | IDV Of Vehicle | Non Electrical Accessories | Electrical / Electronic Accessories | Bifuel / CNG / LPG Kit | Trailer | Side car | Total IDV |
| 1                              | 301500         | 0                          | 0                                   | 0                      | 0       |          | 301500    |

| SCHEDULE OF PREMIUM        |                            |
|----------------------------|----------------------------|
| Section - I OWN DAMAGE (A) | Section - II LIABILITY (B) |

|  |            |  |            |
|--|------------|--|------------|
| <b>Own Damage Premium on Vehicle &amp; Accessories</b> |            | <b>Third Party Premium</b>   |            |
| Basic OD Premium                                       | ₹ 2,273.23 | Basic TP premium   | ₹ 3,416.00 |
| <b>Discount Under Own Damage Section</b>               |            | <b>PA Benefits</b>   |            |
| Less: No claim bonus (50)                              | ₹ 1,136.62 | PA cover to unnamed passengers (IMT 16) No. of passengers: 5 CSI per passenger: 200000 | ₹ 500.00   |
| <b>TOTAL OWN DAMAGE PREMIUM (A)</b>                    | ₹ 1,137.00 | <b>Legal Liability</b>   |            |
| <b>TOTAL ADD ON PREMIUM (C)</b>                        | ₹ 0.00     | Add: Legal liability to paid driver (IMT 28) Number of persons: 1                      | ₹ 50.00    |
|  |            | <b>TOTAL LIABILITY PREMIUM (B)</b>   | ₹ 3,966.00 |
|  |            | <b>COMPREHENSIVE PREMIUM (A+B+C )</b>  | ₹ 5,103.00 |
|  |            | <b>NET PREMIUM</b>   | ₹ 5,103.00 |
|  |            | <b>IGST @18%</b>   | ₹ 919.00   |
|  |            | <b>TOTAL POLICY PREMIUM</b>  | ₹ 6,022.00 |

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

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Drivers Clause: 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to Use: The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward other than for the purpose of driving tuitions 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**

|   |   |  |               |  |        |   |
|---|---|--|---------------|--|--------|---|
| <b>Under Section II - 1 (i) of policy (Death of or bodily injury)</b> | Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.   | <b>Under Section II - 1 (ii) of policy (Third Party Property Damage)</b> | ₹ 7,50,000.00 | <b>Under Section III : Year(s) Compulsory PA Cover for OwnerDriver</b> | ₹ 0.00 | <b>Number of claims covered under Depreciation Reimbursement Cover: 0 Basis of claim settlement for Tyre Secure cover :</b> |
| <b>Deductible Under Section I</b>                                     | <b>Compulsory Deductible :</b> ₹ 1,000.00<br><b>Voluntary Deductible :</b> ₹ 0.00<br><b>Imposed Excess:</b> ₹ 0.00<br><b>Franchisee:</b> ₹ 0.00 |  |               | <b>UIN Numbers :</b> , IRDAN108RP0002V01200001/A0005V01200910(TA 08)   |        |   |

**Subject to: A) IMT Endorsement Number :** 16 , 22 , 28  
**B) TATA AIG Auto Secure Endorsement Number (TA):** 08

**NOMINATION DETAILS**

| Name of the Nominee | Relationship with insured | Name of Appointee (If nominee is minor) | Relationship with Nominee |
|---------------------|---------------------------|---|---------------------------|
| NA                  | NA                        | NA                                      | NA                        |

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 Chapter XI of M.V. Act, 1988. In witness whereof this Policy has been signed at MUMBAI on 08/07/2022

**For TATA AIG General Insurance Company LTD.**

**Receipt No.(s):** 106001032410032    08/07/2022

The stamp duty of Rs0.50 paid in cash or demand draft or by pay order,vide Receipt/Challan no:LOA/CSD/318/2022/1601 dated the 08/04/2022

**GSTIN :**36AABCT3518Q1ZX    **TELANGANAService Account Code:** 997134




**Authorized Signatory**

**Policy Servicing Office :** 5TH AND 6TH FLOOR, IMPERIAL TOWERS,, H.NO 7-1-6-617/A, GHMC NO - 615,616, ,AMEERPET, HYDERABAD - 500016, HYDERABAD, TELANGANA, 500016

**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 the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'. This policy does not cover pre existing damages as per Inspection photographs and Report

Note :This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at [www.tataaig.com](http://www.tataaig.com) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

Insurance is the subject matter of the solicitation.For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

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For Policy wordings, please scan the below QR code :



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RECEIPT

Receipt No. 106001032410032

Receipt Date: 08/07/2022

Policy No: 6200441683

Received with thanks from NAVABHARATH FERTILIZRES LTD a sum of 6021 ( Rupees Six Thousand Twenty-One And Paise Zero Only )  
vide Credit / Debit Card No 9999XXXXXXX dated 08/07/2022 Name as in credit/debit card - drawn on PAYABLE AT PAR branch towards

| Sl.No. | Policy Number | Total Premium ₹ | Utilized from the receipt for policy ₹ | Balance ₹ |
|--------|---------------|-----------------|--|-----------|
| 1      | 6200441683    | 6,022.00        | 6,021.00                               | 0.00      |

- Note:
1. This is a computer generated receipt and does not require a signature.
  2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
  3. Amounts received by cheque shall be subject to realisation.
  4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

**GSTIN:** 36AABCT3518Q1ZX TELANGANA **Service Accounting Code:** 997134

Revenue (Consolidated) Stamp Duty paid vide challan No. LOA\_NO.CSD/270/2022/727 date 10/02/2022 for applicable cases

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IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, UIN: IRDAN108RP0002V01200001

1 **Name (Registered Owner of the Motor Vehicle)\* :** NAVABHARATH FERTILIZRES LTD  
 2 **Address For Communication\* :** #68/6,KRUTIKA NILAYA,NEAR COMMERCIAL CENTER, KULUR MANG,,,,MANGALORE,  
 DAKSHINA KANNADA,KARNATAKA,575013.

3 **Vehicle Details :** Please refer policy schedule cum certificate

4 **Fuel Type :** DIESEL

5 **Insured's Declared Value - Please refer policy schedule cum certificate.**

6 **Previous Insurance Particulars\*:**

**Policy Number :** CWP/201000119270

**Date of inception of TP portion :** 10/07/2021

**Date of Expiry of TP portion :** 09/07/2022

**Type of Cover :** Package

**Name of the Insurer :** BAJAJ ALLIANZ

7 **Own Damage period of insurance desired from\* :** 10/07/2022 to midnight of 09/07/2023

8 **Liability period of insurance desired from\* :** 10/07/2022 to midnight of 09/07/2023

9 **Compulsory PA cover forowner driver period of insurance desired from** N/A to midnight of N/A

10 **Financier's Details:** Please refer policy schedule cum certificate

11 **Extra Benefits opted**

Unnamed Persons Personal Accident Cover for seating capacity, including driver CSI : 200000

Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law) :

**Compulsory PA Cover for Owner Driver :** N/A **Term :** N/A

Name of the Nominee : NA

Age :

RelationShip : NA

Name of Appointee (if Nominee is Minor) :NA

Relationship to the Nominee : NA

12 **Restriction of Cover/Discounts/Concessions/Extended Covers**

**Automobile association membership opted :** No **Third Party Property Damage Cover restricted to 6,000/ only :** No

**Is Voluntary Deductible opted :** No **Amount of Deductible opted :** 0

**Vehicle is fitted with Anti Theft Device approved by ARAI :** N/A

13 **Add on covers :** N/A.

14 **Bank Details (Required for Refund / Claims)**

**Name of the Account Holder :**

**Name of Bank & Branch :**

**Account Number :**

**IFSC Code of Bank :**

15 **Declaration for No Claim Bonus :** N/A .

16 **I hereby give my consent to receive one page insurance policy.**

17 **AML Guidelines:**

1. I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of MoneyLaundering Act, 2002.

2. I understand that the Company has the right to call for documents to establish sources of funds.

3. The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

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