

### Auto Secure Private Car Package Policy

RENEWPOLICY-SpeedPost-1-15803706



Name : **M/S NAVA BARATH FERTILIZERS LTD**  
 Address : SRI BASAVESHWARA NILAYAM  
 1ST FLOOR 60 FEET ROAD VINOBA NAGAR  
 SHIMOGA KARNATAKA  
 SHIMOGA  
 SHIMOGA  
 KARNATAKA  
 577204

Phone : 0

Date : 02/08/2022

#### Your Policy Details

Policy Number : 0158603493 04 00

Own Damage Policy Period : From 03/08/2022 to. Midnight of 02/08/2023

Liability Policy Period : From 03/08/2022 to. Midnight of 02/08/2023

Premium Paid : ₹11,530.00

Dear M/S NAVA BARATH FERTILIZERS LTD ,

We thank you for reposing your faith in us by renewing your vehicle insurance policy. Your policy has been renewed as per your advice and incorporates changes (if any) requested by you.

We are enclosing policy schedule cum certificate of insurance of your vehicle. You can access policy wordings, on our website [www.tataaig.com](http://www.tataaig.com). 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.

As our valued customer, you will continue to enjoy a host of value added benefits and give the extra protection that your vehicle needs.

We assure you of our best services at all times. Happy driving!

Sincerely ,

For TATA AIG General Insurance Company Limited

Authorized Signature

## In case of an accident, notify us first

#### Benefits :



7000+ network garages



Less deductions on repair claims\*



4 hr. TAT for claims inspection

\*No salvage value deducted

To Register Claim

Download the **Tata AIG App**



OR

Visit [tataaig.com](http://tataaig.com)



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)



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24\*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) website: [www.tataaig.com](http://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> 0158603493 04 00	<b>Policy Type:</b> Auto Secure Private Car Package Policy
<b>Policy Code :</b> 00/04/3184/02	<b>Cover Note No:</b>   <b>Cover Note Issuance Date:</b>
<b>Name &amp; Address of Insured</b>	
<b>Name :</b> M/S NAVA BARATH FERTILIZERS LTD <b>Address :</b> SRI BASAVESHWARA NILAYAM,1ST FLOOR 60 FEET ROAD VINOBHA NAGAR,SHIMOGA KARNATAKA, ,SHIMOGA,SHIMOGA KARNATAKA 577204 <b>Contact Number :</b> 0 <b>Customer Id :</b> 6024025360 <b>GSTIN :</b> <b>Place of Supply :</b> KARNATAKA <b>Supply Code :</b> 29	<b>Period of Insurance</b> <b>(Section - I Own Damage) From 00:00</b> <b>Hours on 03/08/2022 To Midnight of 02/08/2023 .</b> <b>(Section - II Liability) From 00:00</b> <b>Hours on 03/08/2022 To Midnight of 02/08/2023 .</b>
<b>RTO LOCATION :</b> SHIMOGA	<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 14 P 7648	MARUTI/SWIFT DZIRE VDI/SEDAN	D13A2852733	MA3FJEB1S0096 20320	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	416624	0	0	0	0		416624

**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	Basic TP premium
₹ 3,141.24	₹ 3,416.00
<b>Discount Under Own Damage Section</b>	<b>PA Benefits</b>
Less: No claim bonus (50)	PA cover to unnamed passengers (IMT 16) No. of passengers: 5 CSI per passenger: 200000
₹ 1,570.62	₹ 500.00
<b>TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>Legal Liability</b>
₹ 1,570.62	Add: Legal liability to paid driver (IMT 28) Number of persons: 1
<b>Section 1 Add On Covers ©</b>	<b>TOTAL LIABILITY PREMIUM (B)</b>
Add: Depreciation Reimbursement (TA 01)	₹ 3,965.76
₹ 3,749.62	<b>COMPREHENSIVE PREMIUM (A+B+C )</b>
Add: Loss of personal belongings (TA 09) Sum Insured:10000	₹ 9,771.00
₹ 110.00	<b>NET PREMIUM</b>
Add: Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000	₹ 9,771.00
₹ 110.00	<b>IGST @18%</b>
Add: Key Replacement (TA 15) Sum Insured: 25000 per occurrence limit 50% of SI	₹ 1,759.00
₹ 265.00	<b>TOTAL POLICY PREMIUM</b>
<b>TOTAL ADD ON PREMIUM (C)</b>	₹ 11,530.00
₹ 4,234.62	<b>Road Side Assistance (Inclusive of applicable taxes)</b>
	₹ 136.88

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 :</b>  <b>Year(s) Compulsory PA Cover for Owner/Driver</b>	₹ 0.00	<b>Number of claims covered under Depreciation Reimbursement Cover:</b> 2 <b>Basis of claim settlement for Tyre Secure cover :</b>
<b>Deductible Under Section I</b>	<b>Compulsory Deductible :</b> ₹ 1,000.00 <b>Voluntary Deductible :</b> ₹ 0.00 <b>Imposed Excess:</b> ₹ 0.00 <b>Franchisee:</b> ₹ 0.00	<b>UIN Numbers:</b> , IRDAN108RP0002V01200001/A0001V01200910(TA 01), IRDAN108RP0002V01200001/A0054V01201819(TA 09), IRDAN108RP0002V01200001/A0055V01201819(TA 10), IRDAN108RP0002V01200001/A0056V01201819(TA 15), IRDAN108RP0002V01200001/A0022V01201213(TA 19), IRDAN108RP0002V01200001/A0005V01200910(TA 08)				

**Subject to: A) IMT Endorsement Number :** 16 , 22 , 28

**B) TATA AIG Auto Secure Endorsement Number (TA):** 10 , 09 , 15 , 01 , 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 02/08/2022

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

**Receipt No.(s):** 106001033443128 02/08/2022

The stamp duty of Rs0.25 paid in cash or demand draft or by pay order,vide Receipt/Challan no:LOA/CSD/403/2022/3025 dated the 11-JUL-22

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



*(Signature)*  
**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. 106001033443128

Receipt Date: 02/08/2022

Policy No: 0158603493

Received with thanks from M/S NAVA BARATH FERTILIZERS LTD a sum of 11667 ( Rupees Eleven Thousand Six Hundred Sixty-Seven And Paise Zero Only ) vide Credit / Debit Card No 9999XXXXXXX dated 02/08/2022 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	0158603493	11,530.00	11,667.00	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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1 **Name (Registered Owner of the Motor Vehicle)\* :** M/S NAVA BARATH FERTILIZERS LTD  
 2 **Address For Communication\* :** SRI BASAVESHWARA NILAYAM,1ST FLOOR 60 FEET ROAD VINOBHA NAGAR,SHIMOGA  
 KARNATAKA,,SHIMOGA,  
 SHIMOGA,KARNATAKA,577204.

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 :** 0158603493

**Date of inception of TP portion :** 03/08/2021

**Date of Expiry of TP portion :** 02/08/2022

**Type of Cover :** Package

**Name of the Insurer :** TATAAIG

7 **Own Damage period of insurance desired from\* :** 03/08/2022 to midnight of 02/08/2023

8 **Liability period of insurance desired from\* :** 03/08/2022 to midnight of 02/08/2023

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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