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POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Standalone Motor Own Damage Policy for Private car - Enhanced Covers

UIN Number - IRDAN190RP0001V01201920

Policy Number :16040031222000005661

POLICY ISSUING OFFICE: AURANGABAD DO-160400 (160400), AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD, , MAHARASHTRA, 431005. PHONE NUMBER:02402333572 / 02402333361 FAX NUMBER:02402331226 / NA Email:nia.160400@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	CHHAYA ASHOK AGRAWAL	Customer ID	POA0066685 (PAN No :NA)
Insured Address	A/P 31BHOKARADAN ROAD KALAMKAR HOSPITAL PRIYDARSHANI COLONY JALANA,TQ JALANA,, JALNA ,MAHARASHTRA, 431203	Contact Number	/ / XXXXXX5566
		Email	meetagrawal99@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	26/09/2022 06:12:06 PM to 25/09/2023 11:59:59 PM	Receipt Number	10000089220900657192 - 26/09/22
Previous Insurer	RELIANCE GENERAL INSURANCE CO. LTD.	Previous Policy Number	170822123740000280
Related Bundled/Liability Policy No.:	170822123740000280	Bundled/Liability Policy period:	22/09/2021 to 21/09/2024
Bundled/Liability Insurer:	RELIANCE GENERAL INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	MH-21-BV-0011	Chassis no./Engine Number	MA1UJ4ZB7M2H27130/ZB M4H40159
Make / Model	MAHINDRA &/THAR	Variant:	THAR
Year of manufacture	2021	Type of body / Type of Fuel	Sedan/Petrol
Colour	GREY	Cubic capacity(cc) /Wattage(kW):	2523cc
Seating capacity including Driver	4	Name of registration authority	Jalana
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
1285551	0	0	0	0	1285551

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	Yes	Return to Invoice Cover	No
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	No	Key Protect Cover	No
Tyre and Alloy Cover	No				

Policy No. : 16040031222000005661 Document generated by QR_RENEWAL at 2022/09/26 18:12:11.

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>.



SCHEDULE OF PREMIUM

Own Damage	
Basic OD Premium	15257
(-)(#)Total NCB Discount(20%)	3051.38
(+)Consumable Items Cover Premium	1799.77
(+)Engine Protect Cover Premium	3175.31
(+)Premium for nil depreciation cover	5784.98
Calculated OD Premium	22966
Total OD Premium in Rs	22966
Net Premium in Rs	22966
GST in Rs	4134
Total Payable in Rs	27100
Total Payable in Rs(In words):	RUPEES TWENTY-SEVEN THOUSAND ONE HUNDRED 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:Coverage is only for Own Damage of the vehicle and does not cover third party property damage/personal injury/TP death and any other Legal Liability.	
For individual covers (OD) in RS:1285551	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.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 22966.00
SGST	9	2067
CGST	9	2067
IGST	0	0

In witness where of this policy has been signed at AURANGABAD DO-160400 on this 26/09/2022
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 ODWTOTADON/ODWTHADDON policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached .

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.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 26/09/2022



(MRS. MADHURI DHONDGE)
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0001V01201920/A0003V01201920

ATTACHED TO AND FORMING PART OF POLICY NO. 1604003122200005661 Additional Premium: Rs. 5784.9795

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: 26/09/2022

(MRS. MADHURI DHONDGE)
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover - Engine Protect)
UIN Number - IRDAN190RP0001V01201920/A0007V01201920

ATTACHED TO AND FORMING PART OF POLICY NO. 1604003122200005661 Additional Premium: Rs. 3175.31

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: 26/09/2022



(MRS. MADHURI DHONDGE)
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover Consumables Items Cover)

UIN Number - IRDAN190RP0001V01201920/A0010V01201920

ATTACHED TO AND FORMING PART OF POLICY NO.16040031222000005661 Additional Premium: Rs1799.77

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: 26/09/2022

(MRS. MADHURI DHONDGE)
[DIVISIONAL MANAGER]

Duly Constituted Attorney(s)

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Tax Invoice No : 16040022P0010312

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C