



## The New India Assurance Co.Ltd.

Waluj Aurangabad (160503)

Tel. No.: 02402553544//9960008854

Email: kundam.purty@newindia.co.in/nodal.MAHARASHTRA@newindia.co.in

### Private Car Package Policy - Enhanced Covers IRDAN190RP0042V01100001

Policy Number: 16050331220300000492

Vehicle: TOYOTA/INNOVA CRYSTA

#### Period of Cover

From: 12/10/2022 12:00:01 AM

To: 11/10/2023 11:59:59 PM

#### Insured Details

LOKMAT MEDIA PRIVATE LIMITED

To: SHOP NO 144, BLDG NO 1/2, PANVEL MUNICIPAL SHOPPING COMPLEX,,NR NATYAGRUH,  
PANVEL, ,PANVEL ,MAHARASHTRA, 410206

#### 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

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 : 16050322E0001350

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE  
Private Car Package Policy - Enhanced Covers  
UIN Number - IRDAN190RP0042V01100001

Policy Number :16050331220300000492

POLICY ISSUING OFFICE: Waluj Aurangabad (160503), Plot no P-134, Near More Chowk, MIDC Industrial, Area, Waluj , , , MAHARASHTRA , 431136. PHONE NUMBER:02402553544 / 9960008854 FAX NUMBER:NA / NA Email:kundan.purty@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: Waluj Aurangabad (160503) OR CUSTOMER CARE NUMBER: 1800-209-1415
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INSURED DETAILS

Insured Name	LOKMAT MEDIA PRIVATE LIMITED	Customer ID	PO63691989 (PAN No :NA)
Insured Address	SHOP NO 144, BLDG NO 1/2, PANVEL MUNICIPAL SHOPPING COMPLEX,,NR NATYAGRUH, PANVEL,, PANVEL ,MAHARASHTRA, 410206	Contact Number	/ / XXXXXX4452
		Email	dinesh.pandit@lokmat.com
		GSTIN	27AAACL1888J1Z6

POLICY DETAILS

Period of cover	12/10/2022 12:00:01 AM to 11/10/2023 11:59:59 PM	Receipt Number	1605038122000000671 - 03/10/22
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16050331210300000367

VEHICLE DETAILS

Registration Number	MH-46-BK-0001	Chassis no./Engine Number	MBJ88EM301550675/2GD A238654
Make / Model	TOYOTA/INNOVA CRYSTA	Variant:	SUFFIX 2.4 GX MT 8 SEATER
Year of manufacture	2018	Type of body / Type of Fuel	Saloon/Diesel
Colour	G RED	Cubic capacity(cc) /Wattage(kW):	2393cc
Seating capacity including Driver	8	Name of registration authority	MAHARASHTRA
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
798910	0	0	0	0	798910

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	Yes(SI 10000)	Engine Protection Cover	Yes	Return to Invoice Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	Yes(SI 20000)	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	No
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No				

SCHEDULE OF PREMIUM

Own Damage	Liability
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Policy No. : 16050331220300000492 Document generated by 35202 at 2022/10/03 19:45:45.

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>.



Basic OD Premium	6871	Basic TP Premium	7897
(-)(#)Total NCB Discount(45%)	3091.78	(+)Legal Liability Premium for Paid Driver(0)	50
(+)Additional Towing Charges Cover Premium	500	(+)PA premium for UnNamed/Hirer/Pillion Persons(8)	400
(+)Engine Protect Cover Premium	3195.64		
(+)Loss of Content Cover Premium	140		
(+)Premium for nil depreciation cover	8788.01		
Calculated OD Premium	16403	Calculated TP Premium	8347
Total OD Premium	16403	Total TP Premium	8347
Net Premium in Rs			24750
GST in Rs			4456
Total Payable in Rs			29206
Total Payable in Rs(in words):	RUPEES TWENTY-NINE THOUSAND TWO HUNDRED SIX 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:798910	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
none	0	none	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 24750.00
SGST	9	2228
CGST	9	2228
IGST	0	0

In witness where of this policy has been signed at Waluj Aurangabad on this 03/10/2022 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

For and on behalf of The New India Assurance Company Limited



with the provisions of Chapter X and XI of M.V. Act, 1988.  
The policy is subject to PCEC endorsement attached.

Date of Issue: 03/10/2022

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "  
(Endorsement Wording for Add on cover - NIL Depreciation)  
UIN Number - IRDAN190RP0042V01100001 /A0002V02201112

ATTACHED TO AND FORMING PART OF POLICY NO. 16050331220300000492 Additional Premium: Rs. 8788.01

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: 03/10/2022

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "  
(Endorsement Wording for Add on cover - Additional Towing Charges)  
UIN Number - IRDAN190RP0042V01100001 /A0008V01201516

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "PRIVATE CAR PACKAGE POLICY -ENHANCED COVER" IS PROVIDED WITH ADD ON COVER -ADDITIONAL TOWING CHARGES.

PRIVATE CAR PACKAGE POLICY -ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.16050331220300000492 Additional Premium: Rs. 500

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 to the effect that in the event of any partial loss claim admissible under this policy if the vehicle is disabled by reason of loss or damage covered under this Policy the Company will reimburse the reasonable and actual cost of protection and removal of the vehicle (arranged by or on behalf of the insured) to the nearest repairer subject to Insured submitting the receipt for the actual expenses incurred on such towing. The amount payable under this Add on cover shall not exceed Rs.10,000/- in respect of each policy period. This Add on cover shall come into effect only if the car is being repaired as a result of an accidental claim admissible under the policy.

Subject to the condition that the above said coverage shall be applicable only for any two claims admitted and payable under the policy relating to accident during the policy period. The limit of Rs. 10,000/- is applicable for both claims put together.

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: 03/10/2022

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "  
(Endorsement Wording for Add on cover - Loss of Contents cover)  
UIN Number - IRDAN190RP0042V01100001 /A0009V01201516

ATTACHED TO AND FORMING PART OF POLICY NO. 16050331220300000492 Additional Premium: Rs.140

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 to the effect that in the event of loss of contents of the insured it is hereby understood and agreed that insurer undertakes to pay a sum upto Rs. 20,000/- subject to a 20% sum insured cap on each item or actual value of lost item whichever is less towards loss of contents lost on account of an accident to the insured vehicle due to the insured perils. Contents for the purpose of this Add on shall mean items such as clothing and other articles of personal nature likely to be worn by the Insured including jewelleryes and / or used or carried by him like vehicle key, mobile, laptop, audio / video tapes, CDs but shall exclude money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.

Further the theft or burglary claims under this Add-on cover shall become admissible only on submission of FIR lodged with police in respect of loss of contents. Police complaint has to be in FIR and not a GD or DDR etc.

Subject to the condition that the above said coverage shall be applicable only for any two 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: 03/10/2022

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "  
(Endorsement Wording for Add on cover - Engine Protect)

UIN Number - IRDAN190RP0042V01100001 /A0007V02201516

ATTACHED TO AND FORMING PART OF POLICY NO.16050331220300000492 Additional Premium: Rs.3195.64

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: 03/10/2022

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 : 16050322E0001350

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**



## COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

**Issuing Office** : Waluj Aurangabad (160503)  
**Address** : Plot no P-134, Near More Chowk, MIDC Industrial, Area, Waluj  
 ,431136  
 SIZSILLA  
**Insured Pan Number** :  
**Phone** : 02402553544  
**Email** : kundn.purty@newindia.co.in  
**Fax** :  
**Collection Number** : 16050381220000000671  
**Collection Date** : 03/10/2022  
**Business Source Code** : DA3388757  
**PAN No of Payer** :

Received with thanks from LOKMAT MEDIA PRIVATE LIMITED.

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
16050331220300000492	Bank-160503	29206.00	9100.160503	BA00015165-160503-9100

**Total = ₹ 56890.00**

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
RTGS	29206.00	486026	30-SEP-22	BANK OF INDIA	AURANGABAD	1605032210001607	N.A.

**Total = ₹ 56890.00**

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
24750.00	4456.00	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: 03/10/2022

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.

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 : 16050322E0001350

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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**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 ₹ 800000 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 8 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.

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 : 16050322E0001350

<b>IRDA Registration Number: 190</b> <b>NIA PAN NUMBER: AAACN4165C</b>
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