



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

UIN Number - IRDAN190RP0001V01201920

Policy Number :16050131232000000697

POLICY ISSUING OFFICE: JALNA BRANCH (160501), K.K.NIWAS LAKKAD KOT NEAR BUS STAND AURANGABAD ROAD JALNA , , , MAHARASHTRA , 431203. PHONE NUMBER:02482232708 / 02482232709 FAX NUMBER:NA / NA Email:nia.160501@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 Non Suit Claim Hub (169001) ADDRESS: JEEVAN SUMAN LIC BLDG. , PL.NO.3N-5, CIDCO, JALGAON RD.,AURANGABAD-431003. , , , MAHARASHTRA , 431003. PHONE NUMBER: 123456 / MOBILE NUMBER: Email: ch169001@newindia.co.in
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INSURED DETAILS

Insured Name	ASHISH MOHANLAL TAYAL	Customer ID	PO97071702 (PAN No :NA)
Insured Address	GODAVARI COTTON INDUSTRIES F NO 1, MANUPRABHA APARTMENT, N4, F-1 GURUSAHANI NAGAR,CIDCO,TIRUPATI PAR,,, AURANGABAD ,MAHARASHTRA, 431001	Contact Number	/ / XXXXXX9109
		Email	pradeepfibers.abad@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	31/05/2023 12:00:01 AM to 30/05/2024 11:59:59 PM	Receipt Number	16050181230000001743 - 30/05/23
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16040131222000000302
Related Bundled/Liability Policy No.:	TMA62340	Bundled/Liability Policy period:	25/05/2021 to 24/05/2024
Bundled/Liability Insurer:	FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED.		

VEHICLE DETAILS

Registration Number	MH-20-FU-3987	Chassis no./Engine Number	MAT631574MPE66095/46 3438854111166
Make / Model	TATA MOTOR/HARRIER	Variant:	HARRIER XZ+
Year of manufacture	2021	Type of body / Type of Fuel	SUV/Diesel
Colour	ATL BLACK DK	Cubic capacity(cc) /Wattage(kW):	1956cc
Seating capacity including Driver	5	Name of registration authority	Aurangabad
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
1240000	0	0	0	0	1240000

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. : 16050131232000000697 Document generated by 36776 at 2023/05/30 17:25:04.

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	12436
(-)(#)Total NCB Discount(25%)	3108.99
(+)Consumable Items Cover Premium	1984
(+)Engine Protect Cover Premium	2777.6
(+)Premium for nil depreciation cover	6944
Calculated OD Premium	21033
Total OD Premium in Rs	21033
Net Premium in Rs	21,033
GST in Rs	3,786
Total Payable in Rs	24,819
Total Payable in Rs(In words):	RUPEES TWENTY-FOUR THOUSAND EIGHT HUNDRED NINETEEN 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:1240000	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 21,033
SGST	9	1893
CGST	9	1893
IGST	0	0

In witness where of this policy has been signed at JALNA BRANCH on this 30/05/2023
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: 30/05/2023

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. 16050131232000000697 Additional Premium: Rs. 6944

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: 30/05/2023

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. 16050131232000000697 Additional Premium: Rs. 2777.6

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: 30/05/2023

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. 16050131232000000697 Additional Premium: Rs. 1984

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 1 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: 30/05/2023

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 : 16050123E0001907

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C