



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers

UIN Number - IRDAN190RP0002V01201920

Policy Number :16050131231800002500

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	ANNAPURNA COTEX PRIVATE LIMITED	Customer ID	PO97457961 (PAN No :NA)
Insured Address	SY NO 95/AA/2 ANKENAPALLY SADASIVPET 502291 MEDAK TELANGANA,,, MEDAK ,TELANGANA, 502291,,, Medak ,TELANGANA, 502291	Contact Number	/ / XXXXXX5559
		Email	sumit@jainuineinsurance.c o.in
		GSTIN	36AAHCA0876A1Z0

POLICY DETAILS

Period of cover	29/09/2023 12:00:01 AM to 28/09/2024 11:59:59 PM	Receipt Number	16050181230000005791 - 27/09/23
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16040131221800001246
Related Bundled/Liability Policy No.:	OG212003182600002867	Bundled/Liability Policy period:	28/10/2020 to 27/10/2025
Bundled/Liability Insurer:	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	MP-46-MU-8001	Chassis no./Engine Number	ME4JF914KLG189228/JF91 EG1188641
Make / Model	HONDA/ACTIVA	Variant:	ACTIVA 6G LED DIGITAL SPDMTRL2 BS6
Year of manufacture	2020	Type of body / Type of Fuel	Metal
Colour	GREY	Cubic capacity(cc) /Wattage(kW):	102cc
Seating capacity including Driver	2	Name of registration authority	Dindori - MP 46
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
47169	0	0	0	0	47169

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Consumable Items Cover	No	Engine Protection Cover	Yes	Nil Depreciation Cover	Yes
Return to Invoice Cover	No	Road Tax	No	No Claim Bonus Protection Cover	No
Roadside Assistance Cover- Gold	Yes				

SCHEDULE OF PREMIUM

Own Damage					
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Policy No. : 16050131231800002500 Document generated by 36776 at 2023/09/27 17:14:57.

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	316
(-)Calculated NCB Discount(20%)	63.24
(+)Engine Protect Cover Premium	70.75
(+)Premium for nil depreciation cover	188.68
(+)Roadside Assistance Cover Premium	30
Calculated OD Premium	543
Total OD Premium in	543
Net Premium in Rs	543
GST in Rs	98
Total Payable in Rs	641
Total Payable in Rs(in words):	RUPEES SIX HUNDRED FORTY-ONE 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:47169	Compulsory excess in Rs:100
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 543
SGST	0	0
CGST	0	0
IGST	18	98

In witness where of this policy has been signed at JALNA BRANCH on this 27/09/2023
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: 27/09/2023

Duly Constituted Attorney(s)



Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers
(Endorsement Wording for Add on cover - Nil Depreciation)
UIN Number - IRDAN190RP0002V01201920/A0015V01201920

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "TWO WHEELER PACKAGE POLICY - ENHANCED COVERS" IS PROVIDED WITH ADD ON COVER - NIL DEPRECIATION:

TWO WHEELER PACKAGE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16050131231800002500 Additional Premium: Rs. 188.676

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 to the effect that in the event of any partial loss claim admissible under this policy, no depreciation shall be deducted for the replaced parts payable under the claim.

Subject to the condition that the above said coverage shall be applicable only for first two partial loss claims admitted and payable under the policy relating to an accident during the policy period.

Further No claim shall be payable :

1. For any extra fittings and / or any internal improvements in the policy other than provided by the manufacturer in the vehicle originally.
2. In relation to any accident occurring in any geographical area outside India.
3. If the vehicle is more than five years old from the date of first purchase of the new two wheeler from the dealer.
4. If the vehicle is in excluded category;

- a) Sports model Two wheeler
- b) Racer model Two wheeler
- c) Imported model Two wheeler

5. After the first two admissible claims under the Enhanced Cover during the current policy period.

Excess:

From the second year age of the vehicle, additional excess of Rs. 200/- will be deducted from the claim amount in respect of each claim.

If anytime the Package Policy Enhanced Cover is transferred to a new owner, the Enhanced Cover provided will become non-operational from the date of such transfer, in which case pro-rata refund shall be made to the original insured subject to there being no claim admissible during the current period of the policy.

All other terms and conditions of the within mentioned policy shall remain unaltered.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 27/09/2023

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers
(Endorsement Wording for Add on cover Engine Protect cover)
UIN Number - IRDAN190RP0002V01201920/A0019V01201920

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "TWO WHEELER PACKAGE POLICY - ENHANCED COVER" IS PROVIDED WITH ADD ON COVER - ENGINE PROTECT COVER.

TWO WHEELER PACKAGE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16050131231800002500 Additional Premium: Rs. 70.75

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 to the effect that in the event of any partial loss claim admissible under this policy towards the loss or damage to the vehicle including its engine and / or its parts or gear box assembly due to ingress of water due to any reason (hydrostatic lock) or due to leakage of oil or lubricants (including coolant) due to any external accidental means shall be payable.

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: 27/09/2023



Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers

(Endorsement Wording for Add on cover Roadside Assistance GOLD Cover)

UIN Number - IRDAN190RP0002V01201920/A0004V01202021

Toll Free No for availing RSA service: 91-8447748758

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN PRIVATE CAR INSURANCE POLICY IS PROVIDED WITH ADD ON ROADSIDE ASSISTANCE ADD ON COVER.

ROADSIDE ASSISTANCE ADD ON COVER ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16050131231800002500 Additional Premium: Rs. 30

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company shall arrange to provide the following services through third party service provider(s) within India, except the Island areas, during the policy period :

GOLD COVER

1. Mechanical & Electrical Breakdown:

In the event, that the insured vehicle is immobilized on a public road due to any mechanical & electrical breakdown, the Service Provider shall;

- a. Arrange assistance over phone and try to resolve the problem then and there.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
- c. Arrange for the towing of the insured vehicle to the nearest Repair shop / Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
- d. Provide for custody and storage of the insured vehicle until the Repair shop / Garage re-open, if the Repair shop / Garage are closed due to holidays or night hours.

Exclusions:

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case of repairs which would not be possible without replacement of parts/elements on the spot of breakdown.
- b. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
- c. Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
- d. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.
- e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
- f. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.

2. Towing due to Accident:

In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the policy, the Service Provider shall;

- a. Arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage.
- b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, in case of such Repair shop/Garage being closed due to holidays or night hours.

Exclusions:

- a. Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
- b. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.
- c. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
- d. Any payment to a third party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

3. Keys Locked-In:

In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Service Provider shall;

a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization. The Technician or Service Provider will recuperate the spare key at a place designated by the customer and deliver it to the place where the covered vehicle is immobilized. This service is



limited to delivery within the same city and the distance between the place that the spare keys stored and the delivery location specified by the customer or parking location of the covered vehicle is less than 50 kms.

b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions:

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

Exclusions:

Cost of key in case Insured needs assistance in making a new key.

4. Flat Tyre Support:

In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre/tube/valve or bolts of the tyre, the Service Provider shall; Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle. In case the tyre needs to be repaired or a puncture needs to be fixed, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the insured vehicle.

Exclusions:

- a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are not carried out on spot of immobilization.
- b. Charges of Garage/Workshop, transportation cost to and from the site of immobilization if the flat tyre has to be taken to any Garage/Workshop for repair.

5. Battery Jump Start:

In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Service Provider shall; Arrange for an automobile technician to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self propelled basis to the nearest Repair Shop/Garage.

Exclusions:

- a. Cost of parts or replacement elements, consumables and recharging of battery and its / their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
- b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

6. Fuel Delivery:

In the event that the insured vehicle is immobilized, due to the insured vehicle running out of fuel, the Service Provider shall arrange for an automobile technician with an emergency tank of fuel up to 5 litres on the spot where the insured vehicle stands immobilized.

Exclusions:

- a. Delivery charges of fuel beyond 50 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
- b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
- c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

7. Wrong Fuelling:

In the event that the insured vehicle is immobilized due to wrong fuelling (i.e. petrol for diesel or diesel for petrol), the Service Provider shall arrange for an automobile technician to assist the insured for draining, flushing and replenishing of the fuel system. The emptying of the fuel tank in case of fuel contamination shall always be under consultation and approval from the insured for repair on site or the vehicle shall be towed to the nearest workshop of whichever is suitable.

Exclusions:

- a. Delivery charges of fuel beyond 25 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
- b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
- c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

8. Cab Assistance:

In the event that the insured vehicle is immobilized on a public road, and On-the-spot repairs fail to mobilize the vehicle on its own power



on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Service Provider shall make arrangement for an alternate hired vehicle with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions:

a. Cost of taxi fare

9. Medical Assistance:

In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including Ambulance service providers.

The cost of such service provided has however to be borne by the Insured. The Agency shall however be in no way responsible for the quality of service rendered by such Service Providers.

10. Hotel accommodation and ticketing:

In the event that the insured vehicle is immobilized on a public road and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Service Provider shall arrange for hotel accommodation on the best effort basis in the nearest hotel from the incident location under consultation and approval from the Insured and also arrange for ticketing to reach the Insureds destination.

Exclusions:

Cost of hotel accommodation and ticketing.

General Exclusions to all the services:

1. Breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
2. Driver of the vehicle is found to be in any of the situations that are indicated below:
 - i) The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle movement, road safety or similar ones in the country where the incident occurs.
 - ii) Lack of permission or corresponding license for the category of the covered vehicle or violation of the sanction of cancellation or withdrawal of them.
 - iii) Does not hold an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989.
3. Accidents/Breakdown happened while illegitimate removal of the insured vehicle.
4. Accidents or breakdowns has resulted when the insured or the authorized driver have infringed upon the regulatory ordinances as far as the requisites.
5. Insured vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
6. Insured vehicle is involved in or is liable to be involved in legal case prior to or post immobilization.
7. Fuel, mineral essences, and other inflammable, explosive or toxic materials transported in the insured vehicle.
8. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other similar vehicle is used for private use.
9. Accident or breakdown has resulted due to usage of the car for racing, rally and criminal activity purposes.
10. Insured vehicle is not rendered immobilized but need repair at the workshop.
11. Loss is covered under any other insurance policy or manufacturers warranty or recall campaign or under any other such packages at the same time.
12. Improvements and/or extra fittings in the Private Cars.
13. The services under this Add on cover will not be available outside the geographical limits of India even if geographical extension is taken for the basic Motor policy.

Conditions

1. The cover shall cease for the policy period after first four services during the policy period admissible under the Add-on. However, renewal shall be allowed, subject to eligibility.
2. If the insured vehicle has been immobilized due to any covered condition and assistance is required, the insured shall call the toll free number provided for the purpose and communicate complete details about the covered condition known to him/her to the service provider. The service provider shall arrange for the covered services required to mobilize the insured vehicle/other services, as mentioned above, required by the Insured. Any additional service not mentioned in the Policy shall not be provided / arranged.
3. Any cost which is not covered shall be borne by the Insured and settled on spot using the payment mode suggested by the service provider.
4. This cover is not applicable for short period basis policies.
5. The Company may cancel the Policy along with the Add-on by sending seven days notice by recorded delivery to the insured at insureds last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy along with the Add-on may be cancelled at any time by the insured on seven days notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Companys Short Period rates for the period the Policy has been in force.
6. In certain adverse weather conditions such as floods, thunderstorms, heavy rains and other adverse conditions such as traffic



congestion, political movements, civil unrest, protests etc., it may become physically impossible to provide prompt assistance.
7. In case it is found at any stage that false information has been furnished by the Insured or in case the Add-on is misused or abused, the services may be refused to the Insured and the Insured in such cases, shall not have any right of claim against the Company or the Service provider.

Subject otherwise to terms, exclusions, conditions and endorsements of the Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 27/09/2023

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 : 16050123E0006954

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C