



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy

UIN Number - IRDAN190RP0044V01100001

Policy Number :15180431230100001605

POLICY ISSUING OFFICE: RAHURI BRANCH 151804 (151804), SITAPLAZA COMPLEX, , NAGAR MANMAD ROAD , RAHURI , MAHARASHTRA , 413705. PHONE NUMBER:02426233069 / 02426233070 FAX NUMBER:02426233070 / NA Email:nia.151804@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: PUNE CLAIM HUB (150001) ADDRESS: 572/575, Shanta Commercial Complex, Near Gokhale Hall, Sadashiv Peth, Laxmi Road, PUNE 411030 , , MAHARASHTRA , 411030. PHONE NUMBER: 02024430697 / MOBILE NUMBER: Email: ch15@newindia.co.in
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INSURED DETAILS

Insured's Name	PREMPRAKASH GINNING AND PRESSING FACTORY	Customer ID	PO52943976 (PAN No :NA)
Insured's Address	MAIN ROAD, BAGOD, TEH. BARWAH,DIST. KHARGONE,, KARHI ,MADHYA PRADESH, 451220	Contact Number	/ / XXXXXX8790
		Email	satishsand2@gmail.com
		GSTIN	23ABGPJ2966H1ZP

POLICY DETAILS

Period of cover	26/09/2023 12:00:01 AM to 25/09/2024 11:59:59 PM	Receipt Number	15180481230000002437 - 22/09/23
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	45170031220100003619

VEHICLE DETAILS

Geographical Area / Zone:	India/C	Year of manufacture:	2011
Type of Commercial Vehicles:	A - Goods Carrying	Sub Type:	Other than 3 wheeler - Public Carrier
Name of the Financier:	UBI	Chassis no./Engine no.:	NJCE3480/NJCE3480
Type of fuel:	Diesel	Cubic capacity (cc):	0
Type of body:	Open	Gross Vehicle Weight (GVW):	1888
Make/Model:	MAHINDRA T/ARJUN INTERNATIONAL 52HP - 605DI-PS	Registration no.	MP-10-AA-5237
Seating capacity including Driver:	2	Variant:	ARJUN INTERNATIONAL 52HP - 605DI-PS
Automobile Association membership:	none	Colour:	RED
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Khargone
FASTag ID:			

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
160875	0	220500	0	0	381375

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	729	Basic TP Premium	16049
(+)Additional Premium for Non-Electrical fitting	998.87	(+)LL to paid driver conductor cleaner employed for oprn	50
(-)Calculated NCB Discount(50%)	993.39		
(+)Loading for Inclusion of IMT 23	259.14		
Calculated OD Premium	994	Calculated TP Premium	16099
Total OD Premium (Rs)	994	Total TP Premium (Rs)	16099
Net Premium (Rs)			17,093

Policy No. : 15180431230100001605 Document generated by 39622 at 2023/09/22 10:51:12.

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>.



GST (Rs)	2,114
Total Payable (Rs)	19,207
Total Payable in Rs(in words):	RUPEES NINETEEN THOUSAND TWO HUNDRED SEVEN ONLY
GSTIN(Issuing Office)	27AAACN4165C3ZP
SAC	997134 (Motor vehicle insurance services)
Limitation as to use:The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988.The Policy does not cover use FOR a)Organised racing b) Pace Making c) Reliability Trials d) Speed Testing	
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:381375	Compulsory excess in Rs:500
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
NA	NA	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs1044
SGST	0	0
CGST	0	0
IGST	18	188
Premium		Rs16049
SGST	0	0
CGST	0	0
IGST	12	1926

In witness where of this policy has been signed at RAHURI BRANCH 151804 on this 22/09/2023
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 Package/Liability policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 21,23,40.

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: 22/09/2023

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 : 15180423E0002969

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C