



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

UIN Number - IRDAN190RP0002V01201920

Policy Number :16050031231800006341

POLICY ISSUING OFFICE: DO II AURANGABAD (160500), LIC BUILDING PLOT NO 3 JEEVAN SUMAN N 5 CIDCO JALGAON ROAD AURANGABAD , , , MAHARASHTRA , 431003. PHONE NUMBER:02402482688 / 02402480985 FAX NUMBER:02402486895 / NA Email:nia.160500@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	PANKAJ SUBHASHCHANDRA SURANA	Customer ID	POA2189526 (PAN No :AUUPS8522R)
Insured Address	10/12, GURUDEV APARTMENT, MANJIT NAGAR, JALNA ROAD, AURANGABAD.,.,, AURANGABAD ,MAHARASHTRA, 431001	Contact Number	/ / XXXXXX0868
		Email	preeti.industries@yahoo.com
		GSTIN	NA

POLICY DETAILS

Period of cover	28/12/2023 12:00:01 AM to 27/12/2024 11:59:59 PM	Receipt Number	1000089231200665100 - 22/12/23
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16040131220900002016
Related Bundled/Liability Policy No.:	16040131220900002016	Bundled/Liability Policy period:	28/12/2022 to 27/12/2027
Bundled/Liability Insurer:	THE NEW INDIA ASSURANCE COMPANY LTD.		

VEHICLE DETAILS

Registration Number	MH-20-GJ-2590	Chassis no./Engine Number	123456/123123
Make / Model	BAJAJ/CHETAK	Variant:	URBANE
Year of manufacture	2022	Type of body / Type of Fuel	Metal
Colour	BLACK	Cubic capacity(cc) /Wattage(kW):	4.08kW
Seating capacity including Driver	2	Name of registration authority	Aurangabad
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
132266	0	0	0	0	132266

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

SCHEDULE OF PREMIUM

Own Damage	
Basic OD Premium	887
(-)Calculated NCB Discount(20%)	177.34



(+)Premium for nil depreciation cover	290.99
Calculated OD Premium	1001
Total OD Premium in	1001
Net Premium in Rs	1,001
GST in Rs	180
Total Payable in Rs	1,181
Total Payable in Rs(in words):	RUPEES ONE THOUSAND ONE HUNDRED EIGHTY-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:132266	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 1,001
SGST	9	90
CGST	9	90
IGST	0	0

In witness where of this policy has been signed at DO II AURANGABAD on this 22/12/2023
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.

Date of Issue: 22/12/2023

For and on behalf of The New India Assurance Company Limited

(Mr. SANDESH KAMLAKAR)



[SR. DIV. MANAGER]

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. 16050031231800006341 Additional Premium: Rs. 290.9852

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: 22/12/2023

(Mr. SANDESH KAMLAKAR)
[SR. DIV. 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 : 16050023P0012674

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C