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**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**

Commercial Vehicle Package Policy

UIN Number - IRDAN190RP0044V01100001

Policy Number :16050131240100000076

<b>POLICY ISSUING OFFICE:</b> 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	<b>BUSINESS CHANNEL/CPSC User:</b> NAME: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757), PHONE NUMBER:02402350377 / / 9850049400 LAND/FAX NUMBER: / EMAIL:kailash@jainuineinsurance.co.in /	<b>CLAIM CONTACT:</b> 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's Name	LAXMI COTSPIN LTD	Customer ID	POB3475612 (PAN No :NA)
Insured's Address	GUT NO 399 SAMANGAON, KALJA PHATA, OPP MEENA TAI THAKRE VRIDASHRAM JALNA.,.,, JALNA ,MAHARASHTRA, 431203	Contact Number	/ / XXXXXX0345
		Email	admin@laxmicotspin.com backOffice@jainuineinsura nce.co.in
		GSTIN	27AAECM5186A1ZL

**POLICY DETAILS**

Period of cover	04/04/2024 05:05:18 PM to 03/04/2025 11:59:59 PM	Receipt Number	16050181240000000139 - 04/04/24
Previous Insurer	TATA AIG GENERAL INSURANCE CO. LTD.	Previous Policy Number	63004194870000

**VEHICLE DETAILS**

Geographical Area / Zone:	India/B	Year of manufacture:	2017
Type of Commercial Vehicles:	C - Passenger Carrying	Sub Type:	C2-Four Wheeler(Carrying >6)
Name of the Financier:	HDFC BANK LTD	Chassis no./Engine no.:	MAT455109HFB01710/497 SP68BSY604528
Type of fuel:	Diesel	Cubic capacity (cc):	2956
Type of body:	Bus	Gross Vehicle Weight (GVW):	0
Make/Model:	TATA MOTOR/STAR BUS	Registration no.	MH-21-X-8558
Seating capacity including Driver:	25	Variant:	TATA STAR BUS
Automobile Association membership:		Colour:	AS PERT RC
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Jalana
FASTag ID:			

**INSURED DECLARED VALUE (Rs)**

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
656100	0	0	0	0	656100

**SCHEDULE OF PREMIUM**

Own Damage		Liability	
Basic OD Premium (-)Calculated NCB Discount(45%)	1796 929.26	Basic TP Premium (+)Add Legal liability to passangers	14343 20171

Policy No. : 16050131240100000076 Document generated by 36776 at 2024/04/04 17:11:54.

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>.



(+)Loading for Inclusion of IMT 23	269.35	(+)LL to paid driver conductor cleaner employed for oprn	100
Calculated OD Premium	1136	Calculated TP Premium	34614
Total OD Premium (Rs)	1136	Total TP Premium (Rs)	34614
Net Premium (Rs)			35,750
GST (Rs)			6,436
Total Payable (Rs)			42,186
Total Payable in Rs(in words):	RUPEES FORTY-TWO THOUSAND ONE HUNDRED EIGHTY-SIX 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 e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.

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:656100	Compulsory excess in Rs:1000
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		Rs 35,750
SGST	9	3218
CGST	9	3218
IGST	0	0

In witness where of this policy has been signed at JALNA BRANCH on this 04/04/2024  
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 21,23,40,7.

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 1 lakh 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

For and on behalf of The New India Assurance Company Limited



accordance with the provisions of Chapter X and XI of M.V. Act, 1988.

Date of Issue: 04/04/2024

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 : 16050124P0000157

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