



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Private Car Package Policy - Enhanced Covers
UIN Number - IRDAN190RP0042V01100001

Policy Number : 16050131240300000448

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	PRAFULLA NATHMAL BAID	Customer ID	POB4158678 (PAN No :NA)
Insured Address	MAIN ROAD JAIN MANDIR WARD HINGANGHAT WARDHA , , , HINGANGHAT ,MAHARASHTRA, 442301	Contact Number	/ /
		Email	
		GSTIN	NA

POLICY DETAILS

Period of cover	20/05/2024 12:00:01 AM to 19/05/2025 11:59:59 PM	Receipt Number	16050181240000000808 - 03/05/24
Previous Insurer	FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED.	Previous Policy Number	P24214075

VEHICLE DETAILS

Registration Number	MH-32-AS-0843	Chassis no./Engine Number	MAKGN454DM4000189/N 15A21101093
Make / Model	HONDA/CITY	Variant:	CITY 5TH GEN VX MT I DTEC
Year of manufacture	2021	Type of body / Type of Fuel	Sedan/Diesel
Colour	PLATINUM WHITE P	Cubic capacity(cc) /Wattage(kW):	1498cc
Seating capacity including Driver	5	Name of registration authority	Wardha
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
883239	0	0	0	0	883239

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- Gold	Yes	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No		

Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS
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SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	5799	Basic TP Premium	3416
(-)(#)Total NCB Discount(20%)	1159.87	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	275
(+)Consumable Items Cover Premium	1669.32	(+)Legal Liability Premium for Paid Driver(0)	50
(+)Engine Protect Cover Premium	2627.64	(+)PA premium for UnNamed/Hirer/Pillion Persons(5)	250
(+)Premium for nil depreciation cover	6081.1		
(+)Roadside Assistance Cover Premium	60		
Calculated OD Premium	15078	Calculated TP Premium	3991
Total OD Premium	15078	Total TP Premium	3991
Net Premium in Rs			19,069
GST in Rs			3,432
Total Payable in Rs			22,501
Total Payable in Rs(In words):	RUPEES TWENTY-TWO THOUSAND FIVE HUNDRED ONE ONLY		

GSTIN(Issuing Office)	27AACN4165C3ZP
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: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:883239	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
NA	NA	NA	none	none

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 19,069
SGST	9	1716
CGST	9	1716
IGST	0	0

In witness where of this policy has been signed at JALNA BRANCH on this 03/05/2024 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 16,22.

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

The policy is subject to PCEC endorsement attached.

Date of Issue: 03/05/2024

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0042V01100001 /A0002V03201112

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16050131240300000448 Additional Premium: Rs. 6081.1

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.
3. The claims under this Add On Cover will be paid up to maximum of specified number of times or unlimited nos. (as mentioned in Policy schedule) during the policy period of Own Damage Coverage. This Add On Cover policy will not be valid once the Insured has claimed for the specified number of times mentioned in the policy schedule.

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: 03/05/2024

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover - Engine Protect)
UIN Number - IRDAN190RP0042V01100001 /A0007V02201516

ATTACHED TO AND FORMING PART OF POLICY NO. 16050131240300000448 Additional Premium: Rs. 2627.64

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: 03/05/2024

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover Consumables Items Cover)
UIN Number - IRDAN190RP0042V01100001/A0058V03201819



ATTACHED TO AND FORMING PART OF POLICY NO.1605013124030000448 Additional Premium: Rs1669.32

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 I 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: 03/05/2024

Duly Constituted Attorney(s)

Private Car Package Policy - Enhanced Covers

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

UIN Number - IRDAN190RP0042V01100001/A0003V01202021

Toll Free No for availing RSA service: 91-8447748758

Toll Free No for availing RSA service: 91-8447748758

ROADSIDE ASSISTANCE ADD ON COVER ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 1605013124030000448 Additional Premium: Rs. 60

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 Companys 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: 03/05/2024

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 : 16050124P0000994

IRDA Registration Number: 190

NIA PAN NUMBER: AAACN4165C