



**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**

Commercial Vehicle Package Policy Enhanced Covers

UIN Number - IRDAN190RP0044V01100001

Policy Number :16050131240300002296

|   |   |   |
|---|---|---|
| POLICY ISSUING OFFICE:<br>JALNA BRANCH (160501),<br>K.K.NIWAS LAKKAD KOT NEAR BUS STAND<br>AURANGABAD ROAD JALNA , , ,<br>MAHARASHTRA , 431203.<br>PHONE NUMBER:02482232708 /<br>02482232709<br>FAX NUMBER:NA / NA<br>Email:nia.160501@newindia.co.in | BUSINESS CHANNEL/CPSC User:<br>NAME:<br>Jainuine Insurance Brokers Pvt. Ltd. -<br>(DA3388757),<br>PHONE NUMBER:02402350377 / / 9850049400<br>LAND/FAX NUMBER:/<br>EMAIL:kailash@jainuineinsurance.co.in / | CLAIM CONTACT:<br>Aurangabad Non Suit Claim Hub (169001)<br>ADDRESS: JEEVAN SUMAN LIC BLDG., PL.NO.3N-5,<br>CIDCO, JALGAON RD., AURANGABAD-431003. , , ,<br>MAHARASHTRA , 431003.<br>PHONE NUMBER: 123456 /<br>MOBILE NUMBER:<br>Email: ch169001@newindia.co.in |
|---|---|---|

**INSURED DETAILS**

|                   |  |                |                                 |
|-------------------|--|----------------|---------------------------------|
| Insured's Name    | SHRI VENKATESH REFINERIES LTD  | Customer ID    | POB5450925 (PAN No :AABCV6437G) |
| Insured's Address | GAT NO - 16 MHASAWAD RD A/P UMARDE, TAL ERANDOL DIST JALGAON,,, ERANDOL ,MAHARASHTRA, 425109 | Contact Number | / / XXXXXX9450                  |
|                   |  | Email          | svrplerandol@gmail.com          |
|                   |  | GSTIN          | 27AABCV6437G1Z7                 |

**POLICY DETAILS**

|                  |  |                        |                                 |
|------------------|--|------------------------|---------------------------------|
| Period of cover  | 25/08/2024 12:00:01 AM to 24/08/2025 11:59:59 PM | Receipt Number         | 10000089240800681506 - 22/08/24 |
| Previous Insurer | ROYAL SUNDARAM GENERAL INSURANCE CO.LTD.         | Previous Policy Number | VGC0994998000100                |

**VEHICLE DETAILS**

|                                      |                    |                                 |                                       |
|--------------------------------------|--------------------|---------------------------------|---------------------------------------|
| Geographical Area / Zone:            | India/C            | Year of manufacture:            | 2022                                  |
| Type of Commercial Vehicles:         | A - Goods Carrying | Sub Type:                       | Other than 3 wheeler - Public Carrier |
| Name of the Financier:               | HDFC BANK LTD      | Chassis no./Engine no.:         | MEC909FFGNP124979/926 956D0129328     |
| Type of fuel:                        | Diesel             | Cubic capacity ( CC):           | 0                                     |
| Type of body:                        | Tanker             | Gross Vehicle Weight (GVW):     | 47500                                 |
| Make/Model:                          | BHARAT BEN/4928 T  | Registration no.                | MH-19-CW-7104                         |
| Seating capacity including Driver:   | 2                  | Variant:                        | BHARATBENZ 4828R 10X2 BSVI            |
| Automobile Association membership:   |                    | Colour:                         | ARCTIC WHITE                          |
| Cover Note No/Cover Note Issue Date: | /                  | Name of registration authority: | Jalgaon                               |
| FASTag ID:                           |                    |                                 |                                       |

**INSURED DECLARED VALUE (Rs)**

| Vehicle | Trailer | Non-Elec Acc | Electrical Acc | Bi-fuel/CNG/LPG kit | Total Value |
|---------|---------|--------------|----------------|---------------------|-------------|
| 4680000 | 0       | 0            | 0              |                     | 4680000     |

**ENHANCED COVER**

| Cover Description      | Cover Opted |
|------------------------|-------------|
| Nil Depreciation Cover | Yes         |



**SCHEDULE OF PREMIUM**

| Own Damage                                    |  | Liability  |        |
|---|--|--|--------|
| Basic OD Premium                              | 8078   | Basic TP Premium   | 44242  |
| (+)Additional premium for GVW above 12000KG   | 958.5  | (+)LL to paid driver conductor cleaner employed for oprn                           | 0      |
| (-)Calculated NCB Discount(25%)               | 2597.9   | (+)LL to persons employed for oprn and/or maint.and/or loading and/or unloading(2) | 100    |
| (+)Loading for Inclusion of IMT 23            | 1355.43  |  | 100    |
| (+)Nil Depreciation Cover Premium             | 31494.63   |  |        |
| (+)Premium for enhancement cover              | 31494.63   |  |        |
| (+) Additional OD Premium for Bi-Fuel/CNG/LPG | 0  |  |        |
| Calculated OD Premium                         | 37933  | Calculated TP Premium  | 44442  |
| Total OD Premium (Rs)                         | 37933  | Total TP Premium (Rs)  | 44442  |
| Net Premium (Rs)                              |  |  | 82,375 |
| GST (Rs)                                      |  |  | 12,174 |
| Total Payable (Rs)                            |  |  | 94,549 |
| Total Payable in Rs(in words):                | RUPEES NINETY-FOUR THOUSAND FIVE HUNDRED FORTY-NINE 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:4680000   | Compulsory excess in Rs:1500              |
| 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 |             | Rs38133       |
| SGST    | 9           | 3432          |
| CGST    | 9           | 3432          |
| IGST    | 0           | 0             |
| Premium |             | Rs44242       |
| SGST    | 6           | 2655          |
| CGST    | 6           | 2655          |
| IGST    | 0           | 0             |

In witness where of this policy has been signed at JALNA BRANCH on this 22/08/2024  
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 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: 22/08/2024

For and on behalf of The New India Assurance Company Limited

(Mr. Pratik Manwatkar)  
[Branch Manager]

Duly Constituted Attorney(s)

NIL DEPRECIATION ADD ON COVER UNDER COMMERCIAL VEHICLE PACKAGE POLICY

(Endorsement Wording for Add on cover - Nil Depreciation)

UIN Number - IRDAN190RP0044V01100001/A0009V01202021

ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16050131240300002296

Additional Premium: Rs.31495

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. Exclusion and depreciation under IMT 21 & IMT 23 respectively (wherever applicable).
3. Midterm inclusion of cover is not permitted.
4. Total Loss and Constructive Total Loss will be settled on the basis of IDV.
5. Depreciation waiver is applicable for two claims only.

The Company shall not be liable to make any payment in respect of:

1. Replacement of accessories, extra fittings and/or any internal improvements in the Insured Vehicle unless specifically covered in IDV.
2. Any damage occurred due to overturning in case of Miscellaneous D vehicle, unless covered under the policy by IMT 47.

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: 22/08/2024



*Pratik Manwatkar*

(Mr. Pratik Manwatkar)  
[Branch 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 : 16050124P0005341

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**