



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

Policy Number :16050131240300002411

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	MAYANK GIRISH TAYAL	Customer ID	PO62570284 (PAN No :NA)
Insured Address	FLAT NO - A- 2, N-4, CIDCO MANUPRABHA BUILDING, GURU SHANI NAGAR CHHATRAPATI SAMBHAJINAGAR,,,, AURANGABAD ,MAHARASHTRA, 431001	Contact Number	/ / XXXXXX4110
		Email	
		GSTIN	NA

POLICY DETAILS

Period of cover	30/08/2024 12:00:01 AM to 29/08/2025 11:59:59 PM	Receipt Number	16050181240000004703 - 28/08/24
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16050131230300002032

VEHICLE DETAILS

Registration Number	MH-20-EY-2387	Chassis no./Engine Number	MCAAJPAY0JFA38484*8J/4 023025
Make / Model	JEEP/COMPASS	Variant:	COMPASS SPORT 2.0D
Year of manufacture	2018	Type of body / Type of Fuel	Saloon/Diesel
Colour	BRILLIANT BLACK	Cubic capacity(cc) /Wattage(kW):	1956cc
Seating capacity including Driver	5	Name of registration authority	Aurangabad
Geographical Area / Zone	India	Name of the Financier	INDUSIND BANK LTD
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/CNG/LPG kit	Total Value
734832	0	0	0		734832

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	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	No
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No	Battery Protect Cover	No
Wall Mounted Charger	No				

Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS
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Policy No. : 16050131240300002411 Document generated by 36776 at 2024/08/28 16:00:41.

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>.



SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	5159	Basic TP Premium	7897
(-)(#)Total NCB Discount(50%)	2579.26	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)(+)Legal Liability Premium for Paid Driver(1)(+)PA premium for UnNamed/Hirer/Pillion Persons(4)(+) Additional TP Premium for CNG/LPG/Bi-Fuel	275
(+)Premium for nil depreciation cover	10508.1		50
			200
Calculated OD Premium	13087	Calculated TP Premium	8422
Total OD Premium	13087	Total TP Premium	8422
Net Premium in Rs			21,509
GST in Rs			3,872
Total Payable in Rs			25,381
Total Payable in Rs(In words):	RUPEES TWENTY-FIVE THOUSAND THREE HUNDRED EIGHTY-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:734832		Compulsory excess in Rs:2000	
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	NA	NA

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 21,509
SGST	9	1936
CGST	9	1936
IGST	0	0

In witness where of this policy has been signed at JALNA BRANCH on this 28/08/2024 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 16,22,7.

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.

For and on behalf of The New India Assurance Company Limited

The policy is subject to PCEC endorsement attached.

Date of Issue: 28/08/2024

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. 16050131240300002411 Additional Premium: Rs. 10508.1

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: 28/08/2024

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 : 16050124E0005564

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C