



**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**

Commercial Vehicle Package Policy Enhanced Covers

UIN Number - IRDAN190RP0044V01100001

Policy Number :16050131240300002830

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's Name	M/S.SANJANA ROADWAYS	Customer ID	POB7085650 (PAN No :NA)
Insured's Address	PROP. SANJANA HEMANT AGRAWAL A/P. KAUSADI , TQ. JINTUR, DIST. PARBHANI PARBHANI - 431508,,, PARBHANI ,MAHARASHTRA, 431508	Contact Number	/ / XXXXXX4321
		Email	hemantagrawal321@gmail.com
		GSTIN	27EIDPA9048F1ZB

**POLICY DETAILS**

Period of cover	22/09/2024 12:00:01 AM to 21/09/2025 11:59:59 PM	Receipt Number	10000089240900652621 - 20/09/24
Previous Insurer	ROYAL SUNDARAM GENERAL INSURANCE CO.LTD.	Previous Policy Number	VGC1012747000100

**VEHICLE DETAILS**

Geographical Area / Zone:	India/C	Year of manufacture:	2023
Type of Commercial Vehicles:	A - Goods Carrying	Sub Type:	Other than 3 wheeler - Public Carrier
Name of the Financier:	STATE BANK OF INDIA	Chassis no./Engine no.:	MB1AZGCD7PRKJ0269/PK HZ411323
Type of fuel:	Diesel	Cubic capacity ( CC):	0
Type of body:	Open	Gross Vehicle Weight (GVW):	17990
Make/Model:	ASHOK LEYL/ECOMET STAR 1815	Registration no.	MH-22-AN-5041
Seating capacity including Driver:	3	Variant:	AL CA1815/47 H FBL
Automobile Association membership:		Colour:	WHITE
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Parbhani
FASTag ID:			

**INSURED DECLARED VALUE (Rs)**

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
2837210	0	0	0		2837210

**ENHANCED COVER**

Cover Description	Cover Opted
Nil Depreciation Cover	Yes



**SCHEDULE OF PREMIUM**

Own Damage		Liability	
Basic OD Premium	8717	Basic TP Premium	35313
(+)Additional premium for GVW above 12000KG	288.36	(+)LL to paid driver conductor cleaner employed for oprn	0
(-)Calculated NCB Discount(20%)	2071.16	(+)LL under WCA for carriage of more than six employees(excluding the Driver)(2)	100
(+)Loading for Inclusion of IMT 23	1350.76		100
(+)Nil Depreciation Cover Premium	11422.86		
(+)Premium for enhancement cover	11422.86		
(+) Additional OD Premium for Bi-Fuel/CNG/LPG	0		
Calculated OD Premium	18357	Calculated TP Premium	35513
Total OD Premium (Rs)	18357	Total TP Premium (Rs)	35513
Net Premium (Rs)			53,870
GST (Rs)			7,578
Total Payable (Rs)			61,448
Total Payable in Rs(in words):	RUPEES SIXTY-ONE THOUSAND FOUR HUNDRED FORTY-EIGHT 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:2837210	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		Rs18557
SGST	9	1670
CGST	9	1670
IGST	0	0
Premium		Rs35313
SGST	6	2119
CGST	6	2119
IGST	0	0

In witness where of this policy has been signed at JALNA BRANCH on this 20/09/2024  
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 21,23,39A,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: 20/09/2024

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. 16050131240300002830

Additional Premium: Rs.11423

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: 20/09/2024



*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 : 16050124P0006507

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