



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers

UIN Number - IRDAN190RP0002V01201920

Policy Number : 16060031241800003345

POLICY ISSUING OFFICE: AMARAVATHI DO (160600), DHARMADAYA COTTON FUND ROAD, , WALCUT COMPOUND, , AMRAVATI , MAHARASHTRA , 444601. PHONE NUMBER:07212577538 / 07212576803 FAX NUMBER:07212575756 / NA Email:nia.160600@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: Amravati Non Suit Claim Hub (169002) ADDRESS: Hotel Seven Hills Building, Bajaj Nagar, Wallcot Gym Compound, Amravati : 444601 , , , MAHARASHTRA , 444601. PHONE NUMBER: 123456 / MOBILE NUMBER: Email: ch169002@newindia.co.in
---	---	--

INSURED DETAILS

Insured Name	SHARMA PREMKUMAR RADHESHYAM	Customer ID	PO99242473 (PAN No :NA)
Insured Address	AT.KAUDGAON HUDA,POST.PANGRI,,TQ.PARLI,DIST.BEED,, YESUL-WADGAON ,MAHARASHTRA, 431530	Contact Number	/ /
		Email	
		GSTIN	NA

POLICY DETAILS

Period of cover	28/10/2024 12:56:21 PM to 27/10/2025 11:59:59 PM	Receipt Number	16060081240000004583 - 28/10/24
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16060031221800001551
Related Bundled/Liability Policy No.:	3397/02410742/000/00	Bundled/Liability Policy period:	29/04/2021 to 28/04/2026
Bundled/Liability Insurer:	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	MH-44-Y-2663	Chassis no./Engine Number	MBLHAW128M5D88240/H A11EDM5D02632
Make / Model	HERO MOTO/SPLENDOR PLUS	Variant:	SPLENDOR PLUS
Year of manufacture	2021	Type of body / Type of Fuel	Metal
Colour	BLACK AND ACCENT	Cubic capacity(cc) /Wattage(kW):	97cc
Seating capacity including Driver	2	Name of registration authority	Ambajogai
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
44000	0	0	0		44000

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Consumable Items Cover	No	Engine Protection Cover	No	Nil Depreciation Cover	Yes
Return to Invoice Cover	No	Road Tax	No	No Claim Bonus Protection Cover	No
Roadside Assistance Cover	No				

SCHEDULE OF PREMIUM

Own Damage	
Basic OD Premium	295
(+)Premium for nil depreciation cover	176
Calculated OD Premium	471

Policy No. : 16060031241800003345 Document generated by 39404 at 2024/10/28 13:05:44.

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>.



Total OD Premium in	471
Net Premium in Rs	471
GST in Rs	84
Total Payable in Rs	555
Total Payable in Rs(in words):	RUPEES FIVE HUNDRED FIFTY-FIVE ONLY
GSTIN(Issuing Office)	27AAACN4165C3ZP
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: Coverage is only for Own Damage of the vehicle and does not cover third party property damage/personal injury/TP death and any other Legal Liability.	
For individual covers (OD) in RS:44000	Compulsory excess in Rs:100
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.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 471
SGST	9	42
CGST	9	42
IGST	0	0

In witness where of this policy has been signed at AMARAVATHI DO on this 28-OCT-24
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 ODWTOTADON/ODWTHADDON policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached .

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

Date of Issue: 28/10/2024

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers
Nil Depreciation Add On Cover under Two wheeler Insurance Policies
(Endorsement Wording for Add on cover Nil Depreciation)

UIN Number - IRDAN190RP0002V01201920/A0015V02201920



TWO WHEELER INSURANCE POLICY ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY
NO.16060031241800003345
Additional Premium: Rs. 176

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 to the effect that in the event of any partial loss claim admissible under this policy, no depreciation shall be deducted for the replaced parts payable under the claim.

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 an accident during the policy period.

Further No claim shall be payable :

- 1.For any extra fittings and / or any internal improvements in the policy other than provided by the manufacturer in the vehicle originally.
- 2.In relation to any accident occurring in any geographical area outside India.
- 3.After the two admissible claims under the Enhanced Cover during the current policy period.

All other terms and conditions of the within mentioned policy shall remain unaltered.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 28/10/2024

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 : 16060024P0008558

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C