



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Private Car Package Policy - Enhanced Covers

UIN Number - IRDAN190RP0042V01100001

Policy Number :31030031230300330552

POLICY ISSUING OFFICE: DO3, CONNAUGHT PLACE, NEW DELHI (310300), 13/46, IIND FLOOR, SCINDIA HOUSE , KASTURBA GANDHI MARG , , DELHI , 110001. PHONE NUMBER:23723521 FAX NUMBER:NA / NA Email:pb.support@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: Policybazaar Insurance Broker Pvt Ltd - (BR00000972), PHONE NUMBER:18002585970 / / LAND/FAX NUMBER:/ EMAIL:care@policybazaar.com /	CLAIM CONTACT: WEB AGGREGATOR NON SUIT CLAIMS HUB (319004) ADDRESS: 13/46, 2nd Floor, SCINDIA HOUSE, K G MARG, CONNAUGHT PLACE, NEW DELHI , , , DELHI , 110001. PHONE NUMBER: 23723521 / MOBILE NUMBER: Email: ch319004@newindia.co.in
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INSURED DETAILS

Insured Name	ABDULLA K T	Customer ID	POB3013049 (PAN No :AQQPA8553N)
Insured Address	KUDUKKIL THAZHATHUVEETIL, VALIYAPARAMBA POST,,PULIKKAL,, PULIKKAL ,KERALA, 673637	Contact Number	/ / XXXXXX6393
		Email	ktabdullaemea@gmail.com
		GSTIN	NA

CHANNEL PARTNER CONTACT DETAILS

Channel Partner Name	Email Address(s)	Contact Number(s)
Policy Bazaar	care@policybazaar.com	1800-258-5970

POLICY DETAILS

Period of cover	12/03/2024 12:00:01 AM to 11/03/2025 11:59:59 PM	Receipt Number	31030081230000380045 - 07/03/24
Previous Insurer	THE ORIENTAL INSURANCE CO. LTD.	Previous Policy Number	211200/31/2023/328321

VEHICLE DETAILS

Registration Number	KL-29-S-9282	Chassis no./Engine Number	MAKDF556AM4214281/L1 2B47233080
Make / Model	HONDA/AMAZE	Variant:	1.2 S MANUAL TRANSMISSION PETROL
Year of manufacture	2021	Type of body / Type of Fuel	Saloon/Petrol
Colour	As per RC Book	Cubic capacity(cc) /Wattage(kW):	1198cc
Seating capacity including Driver	5	Name of registration authority	Kayamkulam
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
450000	0	0	0	0	450000

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		

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	1723	Basic TP Premium	3416
(-)(#)Total NCB Discount(20%)	344.61		
(+)Premium for nil depreciation cover	2486.25		
Calculated OD Premium	3865	Calculated TP Premium	3416
Total OD Premium	3865	Total TP Premium	3416
Net Premium in Rs			7,281
GST in Rs			1,311
Total Payable in Rs			8,592
Total Payable in Rs(in words):	RUPEES EIGHT THOUSAND FIVE HUNDRED NINETY-TWO ONLY		

GSTIN(Issuing Office)	07AAACN4165C1ZT
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:450000	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

As per the declaration given,the Insured has opted out of CPA cover under this policy.

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 7,281
SGST	0	0
CGST	0	0
IGST	18	1311

In witness where of this policy has been signed at DO3,CONNAUGHT PLACE, NEW DELHI on this 07/03/2024WARRANTED 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 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.

The policy is subject to PCEC endorsement attached.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 07/03/2024

(MR. DAYANAND SINGH)
[SRDivisional Manager]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0042V01100001 /A0002V02201112

ATTACHED TO AND FORMING PART OF POLICY NO. 31030031230300330552 Additional Premium: Rs. 2486.25

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.

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: 07/03/2024

(MR. DAYANAND SINGH)
[SRDivisional 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 : 31030023P0345826

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C