



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Bundled Motor Policy for Private Car

UIN - IRDAN190RP0023V01201819

Insured's Details		Policy Details	
Insured's Name:	RAVIKUMAR R . .	Policy number:	67101031200900001330
Customer ID:	PO80674344 (PAN No :NA)	Period of cover:	OD Cover 26/06/2020 12:19:58 PM to 25/06/2021 11:59:59 PM(1 Year) TP Cover 26/06/2020 12:19:58 PM to 25/06/2023 11:59:59 PM(3 Year)
Insureds Address:	INDIRA ENTER PRISES, # 468/1, BAZAR STREET, , , MANDYA ,KARNATAKA, 571401	Registration no.	New Vehicle
Prev. Policy no.	NA	Make/Model:	TATA MOTOR/NEXON
Email:	ravias44@mail.com	Receipt no.	67101081200000001834 - 26/06/20
Phone Number :	/ / 9964444414	Fax Number :	NA / NA
GSTIN/UIN	NA / NA		
Issuing office		New India Contact	
Address	MANDYA MICRO OFFICE (671010), #1175, I Floor, II Cross, Ashoknagar, MANDYA , , , KARNATAKA , 571401.	Agent / Corp. Agent / Broker / Banc Assurance / Referral Code - Name / POS/IMF/SPECIFIED PERSON	Mr. H.Prakash . - (NIAAG00061372)
		Phone no	/ / 9901777674
Phone no	08232238333 / 9448022968	Fax no.	/
Fax no.	NA / NA	Email	prakash.hanakere@gmail.com /
Email	nia.671010@newindia.co.in	Development officer level Name/Code	DI_MANDYA MICRO OFFICE DI_MANDYA MICRO OFFICE - (DI671010)
Claim Contact	Mysore Claims Hub (670002)	Claim Contact Detail	No.2951, Chamundipuram, J.L.B. Road, Mysore,,08212331981//
GSTIN	29AAACN4165C2ZM		
SAC	997139 (Other non-life insurance services excl RI)		

Policy Details			
Geographical Area / Zone:	India/B	Year of manufacture:	2020
Name of the Financier:		Chassis no./Engine no.:	MAT627132LLC09540/1 5CR05BZXW01128
Type of body:	Sedan/Diesel	Variant:	XMDieselBS-IV ENGINE NO.1. 5CR05BZXW01128
Automobile Association membership:	none	Colour:	GREY
Seating capacity including Driver:	5	Cubic capacity (cc)/Wattage(kW):	1497cc
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	

IDV(In ₹)					
Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
874000	0	0	0	0	874000

Bifurcated IDV/Cover			
Enhancement Cover - ₹ 874000			
Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No
Return to Invoice Cover	No	Road Tax	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No
High Value PA Cover	No	Personal Belongings Cover	No
Consumable Items Cover	No	Nil Depreciation	Yes

Schedule of Premium			
Own Damage		Liability	
		Basic TP Cover	
		Compulsory PA cover for Owner Driver (Sum Insured ₹15,00,000)(26/06/2020 to 25/06/2023) ,PA cover for UnNamed Persons, LL cover for Paid Driver	
OD Premium in ₹	11863	TP Premium in ₹	11984

Signature Not Verified
Digitally signed by Srinivasan Vaideswaran
Date: 2020.06.26 12:20:00

Policy No. : 67101031200900001330 Document generated by AG_PRAKA72 at 26/06/2020 12:20:00 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

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>.



Net Premium in ₹:	23847
GST in ₹:	4292
Total Payable in ₹:	28139
Total Payable in ₹(in words):	RUPEES TWENTY-EIGHT THOUSAND ONE HUNDRED THIRTY-NINE ONLY

Limitations as to use	Limits of Liability
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	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 ₹ 7,50,000
	For individual covers (OD) in ₹: 874000
	Imposed excess in ₹: 0
	Voluntary excess in ₹: 0
	Compulsory excess in ₹: 1000
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
YOGESH RAJKUMAR	NA	SIBLINGS	NA	NA

PA cover for named persons

Name	CSI Opted(₹)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 23847.00
SGST	9	2146
CGST	9	2146
IGST	0	0

In witness where of this policy has been signed at MANDYA MICRO OFFICE on this 26/06/2020
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.

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.

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.NIA S.T.REGN No: AAACN4165CST178.

For and on behalf of The New India Assurance Company Limited

The policy is subject to PCEC endorsement attached.

Date of Issue: 26/06/2020

M. Sumangala

(MRS M. SUMANGALA)
[SR DIVISIONAL MGR]



Duly Constituted Attorney(s)



PC EC-1
"PRIVATE CAR PACKAGE POLICY -ENHANCED COVERS"
(Endorsement Wording for Add on cover - NIL Depreciation)

UIN Number - IRDAN190RP0023V01201819/A0047V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 67101031200900001330 Additional Premium: ₹ 3496

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: 26/06/2020

m. Sumangala

(MRS M SUMANGALA)
[SR DIVISIONAL MGR]

Duly Constituted Attorney(s)

Tax Invoice No : 67101020P0001569

IRDA Registration Number: 190