

पॉलिसी अनुसूची Policy Schedule-Motor - Goods Carrying Vehicle - Package



पॉलिसी संख्या / Policy Number: 501300312519000277	व्यवसाय स्रोत/ Business Source: 910631
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/Office Code: 501300 कार्यालय का पता /Office Address: Vellore Business Office No.9 Infantry road, Near Alankar Theatre,, - 632001 राज्य कोड/State Code: 33, Tamil Nadu जीएसटीआईएन/GSTIN: 33AACN9967E1ZA संपर्क संख्या/Contact Number: 2220558 मोबाइल नंबर/Mobile Number:0	विक्रय चैनल कोड/ Sales Channel Code: 91063100000002 नाम /Name: POLICY BAZAAR INSURANCE BROKERS PRIVATE LIMITED - OFFICE संपर्क संख्या /Contact Number: 1800120800 POSP Name: J Manjumatha POSP PAN: null POSP Mobile Number: 7904428541 Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in

ग्राहक का नाम /Customer Name:MR.PRAVIN KUMAR R पता/Address: NO 46 5TH AVENUE MK GARDEN JEGANATHAPURAM GROUP II, ATHIPEDU VILLAGE VTC JAGANATHAPURAM, THIRUVALLUR,शहर/City: CHENNAI,जिला/District: CHENNAI,राज्य/State: TAMIL NADU,पिन/ PIN: 600067,सेल/Cell: *****78	ग्राहक आई.डी Customer ID: 7501302308 पैन PAN: फोन /Phone: *****78 ई-मेल /E-Mail:*****90@gmail.com
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पॉलिसी प्रभावी समय घंटे, को Policy Effective from 00:00 hours, on 09/11/2025की अर्धरात्रि तक to midnight of 08/11/2026

प्रीमियम/ Premium	₹ 16,657.00	कवर नोट सं. व तारीख Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 456.00	प्रस्ताव संख्या व तारीखProposal Number and Date	MOQ25000593428 Dt.06/11/2025
एसजीएसटी/यूटीजीएसटी/SGST/UTGST	₹ 456.00		
आईजीएसटी/IGST	₹ 0.00	रसीद संख्या व तारीख Receipt Number and Date	Received with thanks from : MR.PRAVIN KUMAR R a sum of ₹17569 (रुपए/Rupees Seventeen Thousand Five Hundred Sixty Nine केवल Only) by way of EASI Bill Desk Ref No. EASI2025110623064271 Dt. 06/11/2025
कम:जीएसटी_टीडीएस /Less:GST_TDS	₹ 0.00		
वसूली योग्य स्टॉप ड्यूटी/Recoverable Stamp Duty	₹ 0.00		
कुल राशि/ Total Amount	₹ 17,569.00	पिछली पॉलिसी संख्या व समाप्ति तिथि/ Previous Policy Number and Expiry Date	421034/31/25/000778 08/11/2025
(रुपए/Rupees Seventeen Thousand Five Hundred Sixty Nine केवल Only)			

वाहन का विवरण Vehicle Details			
वाहन का आई.डी.वी/Vehicle IDV	₹ 3,00,000.00	पंजी. संख्या Regn. Number	TN-18-AM-8557
आई.डी.वी (ट्रेलर Trailer)		इंजन व एम/सी सं.Engine or M/c No.	TBH4J78258
इलेक्ट्रिकल एक्सेसरी Electrical Accessories	NA	चैसिस संख्याChassis Number	MA1ZP2TBKH2J33739
गैर इलेक्ट्रिकल उपकरणNon Electrical Accessories	NA	पंजीकरण अधि.Regn. Authority	Chennai - Red Hills
फाइबर ग्लास टैंक Fiber Glass Tank	NA	भौगोलिक क्षेत्र Geographical Area	इंडिया India
सीएनजी/एलपीजी यूनिटCNG/LPG Unit	NA	बनावट Make	Mahindra and Mahindra Limited
कुल कीमत Total Value	₹ 3,00,000.00	मॉडल Model	BOLERO MAXI TRUCK
अति. टाविंग शुल्कAddl. Towing Charges	₹ 0.00	वेरिएंट Variant	PLUS CBC 1.2T BSIV PS
सी.सी - जी.भी डबल्यू CC / GVW	2523/2670		
ईंधन का प्रकार / Type of Fuel	DIESEL	वाहन की श्रेणी/Class of Vehicle	GOODS CARRYING COMMERCIAL VEHICLES OTHER THAN 3 WHEELERS
लाइसेंस सिटिंग/वहन की क्षमता क्षमताLicensed Seating / Carrying Capacity	2	ढाचा का प्रकार/रंग Body Type / Color	Open/Yellow
निर्माण वर्ष Year of Mfg.	2017	खरीदने की तारीख / Date of Purchase	23/10/2017

प्रीमियम की अनुसूची Schedule of Premium

स्व-क्षति Own Damage	(₹)	विधिक दायित्व Legal Liability	(₹)
स्व-क्षति आवरण (उचित पूरक प्रीमियम के साथ) Own Damage Cover(inclusive of add ons wherever opted for)	₹ 507.56	कानूनी देयता आवरण/Legal Liability Cover	16,049.00
कुल Total	₹ 507.56	Legal Liability to Driver,Cleaner,Coolies (Upto 6) 2-pers.	100.00
		CNG/LPG Kit	NA
		कुल Total	16,149.00

वाहन स्व-क्षति बीमा विवरण Vehicle Own Damage Insurance Details

पॉलिसी संख्या / Policy Number: 501300312519000277

नो क्लेम बोनस % No Claim Bonus%	20.00	Commercial and Private	No
परिसर का पता Address of Premises used Within		IMT 23 Included	Yes
परिसर का दखल Occupancy of Premises		CNG/LPG Kit	No
कंपलसरी एक्सेस Compulsory Excess	₹ 500.00	Loss of Accessories Covered	No
इंपोन्ड एक्सेस Imposed Excess	₹ 0.00		

#### तृतीय पक्ष बीमा विवरण Third Party Insurance Details

पॉलिसी के अनुच्छेद I (i) धारा अनुच्छेद I (ii) के तहत Limit of liability under section -I(i) and section -I(ii)	समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 के अनुसार आवश्यक राशि Such amount as is necessary to meet the requirement of the motor vehicles Act 1988 as amended from time to time
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प्रासंगिक अनुच्छेद, पृष्ठांकन और वारंटी Clauses, Endorsements and Warranties Applicable: IMT42, 34, 38, 39A, 37A, 28, 40, 23

आईआरडीआई परिपत्र संदर्भ के अनुसार: IRDAI/NL/CIR/MISC/188/10/2023, दिनांक: 27/10/2023, मध्यस्थता खंड को पॉलिसी से हटा दिया गया माना जाएगा/ As per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023, Arbitration Clause shall be deemed deleted from the policy

#### उपयोग की सीमाएं/Limitations as to Use:

माल वहन करने वाला माल-वाहन - वर्ग क: पॉलिसी समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 के अंतर्गत जारी परमिट के तहत या समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 की धारा 66 की उप-धारा 3 के तहत आने वाले वाहनों के केवल उपयोग को आवरित करती है। पॉलिसी निम्नलिखित को आवरित नहीं करती है :

- (1) आयोजित रेसिंग, पेस-मेकिंग, विश्वसनीयता परीक्षण या गति परीक्षण के लिए उपयोग करना।
- (2) किसी यांत्रिक रूप से असमर्थ चालित वाहन के टोविंग (रिवार्ड के अलावा) को छोड़कर एक ट्रेलर ड्राइंग का उपयोग करना।
- (3) वाहनों में कर्मचारियों को छोड़कर यात्रियों को (ड्राइवर के अलावा) पंजीकरण दस्तावेज में अनुमत संख्या से अधिक और कर्मचारी के मुआवजा अधिनियम 1923 के दायरे से परे, ले जाना हेतु उपयोग करना। The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 as amended from time to time or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988 as amended from time to time. The Policy does not cover: (1) Use for organised racing, pace-making, reliability trial or speed testing. (2) Use whilst towing any trailer/s, except the trailer/s insured with the Company, or the towing (other than for reward) of any one disabled mechanically propelled vehicles(3) Use for carrying passengers in the vehicles; except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Employee's Compensation Act 1923.

ड्राइव करने का हकदार व्यक्ति या व्यक्तियों का वर्ग/Persons or Class 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.

The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii); (b) and (c) of the Motor Vehicle Act, 1988 as amended from time to time"

समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

महत्वपूर्ण सूचना 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 the reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 as amended from time to time is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"

TP Rate Revision Notice: For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

उपरोक्त उल्लिखित कार्यालय पते पर विधिवत रूप से प्राधिकृत अधोहस्ताक्षरी को साक्षी मानकर दिनांक 09/11/2025 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों को एक अनुबंध के रूप में एक साथ पढ़ा जाएगा और पॉलिसी के किसी भी हिस्से या अनुसूची में संलग्न कोई भी शब्द या अभिव्यक्ति, जो विशेष अर्थ प्रकट करता हो, जहां भी प्रकट हो समान अर्थ वहन करेगा करेगा। यह वारंटी दी जाती है कि प्रीमियम चेक की अस्वीकृति की स्थिति में, यह पॉलिसी आरंभ होने की तारीख से ही स्वतः निरस्त माना जाएगा।

**IN WITNESS WHEREOF**, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 09/11/2025. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that **IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

लोकपाल विवरण/Ombudsman Details: Office of the Insurance Ombudsman,  
Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,  
Chennai- 600 018.  
Tel.: 044 - 24333668 / 24335284  
Email: bimalokpal.chennai@cioins.co.in

स्टाम्प ड्यूटी  
Stamp  
Duty:  
(₹ 0.5)

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड  
For and on behalf of  
National Insurance Company Limited

पॉलिसी संख्या / Policy Number: 501300312519000277



  
प्रवीण कुमार गुप्ता / Praveen Kumar Gupta  
मुख्य प्रबंधक / Chief Manager  
नेशनल इन्श्योरेन्स कंपनी लिमिटेड  
National Insurance Co. Ltd  
प्रधान कार्यालय / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता / Authorized Signatory

**जारीकर्ता कार्यालय/ Issuing Office**

कार्यालय कोड/Office Code: 501300

कार्यालय का पता /Office Address: Vellore Business Office No.9 Infantry road, Near Alankar Theatre,, - 632001

राज्य कोड/State Code: 33, Tamil Nadu

जीएसटीआईएन/GSTIN: 33AAACN9967E1ZA

संपर्क संख्या/Contact Number: 2220558

मोबाइल नंबर/Mobile Number:0

विक्रय चैनल कोड/ Sales Channel Code: 91063100000002

नाम /Name: POLICY BAZAAR INSURANCE BROKERS PRIVATE LIMITED - OFFICE

संपर्क संख्या /Contact Number: 1800120800

POSP Name: J Manjumatha

POSP PAN: null

POSP Mobile Number: 7904428541

**Customer Care Toll Free Number: 1800 345 0330**

**email:customer.support@nic.co.in**

पॉलिसी संख्या / Policy Number: 501300312519000277

बीमा प्रमाण-पत्र CERTIFICATE OF INSURANCE

केन्द्रीय मोटर वाहन नियम 1989 के फॉर्म 51 Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time

प्रमाण-पत्र Certificate No.: 501300312519000277

बीमित वाहन का विवरण Particulars of vehicle insured							
पंजी सं.Reg. Mark, No. & Place of Registration	ई. व चे. सं. Engine No. & Chassis No	बनावट, मॉडल Make, Model & Variant	निर्माण वर्ष Year of Manufacture	FuelType बूटी का प्रकार Type of Body	सकल वाहन भारGross Vehicle Weight	सार्वजनिक Public Carrier/Private Carrier	प्रीमियम Premium (₹)
TN-18-AM- 8557 & Chennai - Red Hills	TBH4J78258 MA1ZP2TBKH2J3 3739	Mahindra and Mahindra Limited, BOLERO MAXI TRUCK& PLUS CBC 1.2T BSIV PS	2017	Open	2670		₹ 16,657.00

पंजीयन अधिकारी का नाम Name of Registration Authority	Chennai - Red Hills
बीमित का नाम व पता Name & Address of Insured	MR.PRAVIN KUMAR R,NO 46 5TH AVENUE MK GARDEN JEGANATHAPURAM GROUP II, ATHIPEDU VILLAGE VTC JAGANATHAPURAM, THIRUVALLUR,CHENNAI,CHENNAI,TAMIL NADU,600067
वाहन मालिक का मान्य मोबाइल नंबर Validated Mobile number of the vehicle owner	*****78
भौगोलिक क्षेत्र Geographical Area	India
Business	
बीमा के प्रारंभ होने की प्रभावी तिथि Effective date of commencement of Insurance for the purpose of Act.	बजे दिनांक से मध्य रात्रि दिनांक तक From 00:00 O' Clock on 09/11/2025
बीमासमाप्ति की तिथि Date of expiry of the insurance	मध्यरात्रि को /Midnight on: 08/11/2026

डाइविंग क्लब/गाड़ी चलाने के अधिकृत व्यक्ति या व्यक्तियों का समूह DRIVER'S CLAUSE:PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE
बीमित सहित कोई भी व्यक्ति, बशर्ते कि दुर्घटना के समय डाइविंग करने वाले व्यक्ति के पास प्रभावी डाइविंग लाइसेंस हो तथा उसे इस तरह के लाइसेंस प्राप्त करने या धारण करने से अयोग्य घोषित नहीं किया गया हो। बशर्ते यह भी कि यदि व्यक्ति के पास प्रभावी लर्नर लाइसेंस हो तो वह वाहन चला सकता है तथा ऐसा व्यक्ति केन्द्रीय मोटर वाहन नियम, 1989 के नियम 3 की आवश्यकताओं को पूर्ति करता हो। / 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.

प्रयोगार्थ सीमाएं LIMITATIONS AS TO USE
माल वहन करने वाला माल-वाहन - वर्ग क: पॉलिसी समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 के अंतर्गत जारी परमिट के तहत या समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 की धारा 66 की उप-धारा 3 के तहत आने वाले वाहनों के केवल उपयोग को आवरित करती है। पॉलिसी निम्नलिखित को आवरित नहीं करती है : (1) आयोजित रेसिंग, पेस-मेकिंग, विश्वसनीयता परीक्षण या गति परीक्षण के लिए उपयोग करना। (2) किसी यांत्रिक रूप से असमर्थ चालित वाहन के टोविंग (रिवाइ के अलावा) को छोड़कर एक ट्रेलर डाइविंग का उपयोग करना। (3) वाहनों में कर्मचारियों को छोड़कर यात्रियों को (डाइविंग के अलावा) पंजीकरण दस्तावेज में अनुमत संख्या से अधिक और कर्मचारी के मुआवजा अधिनियम 1923 के दायरे से परे, ले जाना हेतु उपयोग करना। The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 as amended from time to time or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988 as amended from time to time. The Policy does not cover: (1) Use for organised racing, pace-making, reliability trial or speed testing. (2) Use whilst towing any trailer/s, except the trailer/s insured with the Company, or the towing (other than for reward) of any one disabled mechanically propelled vehicles(3) Use for carrying passengers in the vehicles; except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Employee's Compensation Act 1923.

The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii);(b) and (c) of the Motor Vehicle Act, 1988, as amended from time to time समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

**TP RATE REVISION NOTICE** For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI

मैं/हम एतद्वारा प्रमाणित करते हैं कि पॉलिसी जिससे यह प्रमाण-पत्र संबंधित है एवं यह बीमा प्रमाण-पत्र मोटर वाहन अधिनियम, 1988 के अध्याय XI के प्रावधानों के अनुसार जारी किये गए हैं। 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 XI of M.V. Act, 1988.  
जारीकर्ता कार्यालय का पूरा पता Full address of Issuing Office: Vellore Business  
Office No.9 Infantry road, Near Alankar Theatre,,, 632001, Tamil  
Nadu  
जारी करने की तिथि Date of issue: 06/11/2025

कृते नेशनल इन्श्योरेंस कम्पनी लिमिटेड कम्पनी लिमिटेड  
For and on behalf of National Insurance Company Limited



प्रवीण कुमार गुप्ता / Praveen Kumar Gupta  
मुख्य प्रबंधक / Chief Manager  
नेशनल इन्श्योरेंस कम्पनी लिमिटेड  
National Insurance Co. Ltd  
प्रधान कार्यालय / HEAD OFFICE

विधिवत गठित अटॉर्नी (ओं) Duly Constituted Attorney(s)

पॉलिसी संख्या / Policy Number: 501300312519000277

## टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र.सं./Invoice Serial No: 30565A5M0000277

इनवॉयस तिथि/Invoice Date: 06/11/2025

## आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,  
Vellore Business Office, No.9 Infantry road, Near Alankar Theatre,, - 632001  
राज्य/State : 33, Tamil Nadu  
जीएसटीआईएन नंबर/GSTIN No : 33AAACN9967E1ZA

## आदाता का विवरण /Details Of Receiver : MR.PRAVIN KUMAR R

पता/Address: NO 46 5TH AVENUE MK GARDEN JEGANATHAPURAM GROUP II, ATHIPEDU VILLAGE VTC JAGANATHAPURAM,  
THIRUVALLUR  
शहर/City : CHENNAI,  
जिला/District: CHENNAI,  
राज्य/State: TAMIL NADU,  
पिन/PIN: 600067  
आपूर्ति राज्य का स्थान/ Place TAMIL NADU  
Of Supply State :  
राज्य कोड/State Code : 43  
जीएसटीआईएन नं.GSTIN No :

सैक कोड/ SAC Code	सेवा का विवरण/Des cription of Service	कुल/Total (₹)	छूट/Disc ount	टैक्स योग्य मूल्य/Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/यूटीजीएसटी/SG ST/UTGST		आईजीएसटी/IGST	
					दर/ Rate	राशि/ Amount (₹)	दर/ Rate	राशि/ Amount (₹)	दर/ Rate	राशि/ Amount (₹)
997134	Motor vehicle insurance services	607.56	90%	607.56	9%	55.00	9%	55.00	0%	0.00
997134	Motor vehicle insurance services	16,049.00	90%	16,049.00	2.5%	401.00	2.5%	401.00	0%	0.00
कुल TOTAL		16,657.00		16,657.00		456.00		456.00		0.00


कुल इनवॉयस मूल्य(अंकों में)/ Total Invoice Value (In figures): ₹ 17,569.00

कुल इनवॉयस मूल्य(शब्दों में)/Total Invoice Value (In words) : रूपए /Rupees Seventeen Thousand Five Hundred Sixty Nine Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

E.&amp;.O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/  
For and on behalf of National Insurance Company Limited

  
प्रवीण कुमार गुप्ता / Praveen Kumar Gupta  
मुख्य प्रबंधक / Chief Manager  
नेशनल इन्श्योरेंस कंपनी लिमिटेड  
National Insurance Co. Ltd  
प्रधान कार्यालय / HEAD OFFICE

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory



**National Insurance Company Limited**  
CIN - U10200WB1906GOI001713 IRDAI Regn. No. - 58  
Annexure B  
**CUSTOMER INFORMATION SHEET**

SI No.	TITLE	DESCRIPTION	Policy/ clause no.																												
1.	Product Name	Commercial Vehicle Package Policy																													
2.	Unique Id No. (UIN) allotted by IRDAI	IRDAN058RP0038V01100001																													
3.	Structure	<ul style="list-style-type: none"><li>Section I- Loss of or Damage to the Vehicle Insured: Indemnity basis</li><li>Section II- Liability to Third Parties: As per Motor Vehicle Act</li><li>Section III- Towing Disabled Vehicles: Indemnity basis</li><li>Section IV- Personal Accident Cover for Owner-Driver: Benefit basis</li></ul>																													
4.	Interests Insured	<ul style="list-style-type: none"><li>Commercial Vehicles</li></ul>																													
5.	Sum Insured / Motor Insured Declared Value Scope	<p><b>Sum Insured, Insured's Declared Value (IDV)</b> The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below). The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.</p> <p><b>The Schedule of Depreciation For Fixing IDV of the Vehicle</b></p> <table><tr><th>AGE OF THE VEHICLE</th><th>% OF DEPRECIATION FOR FIXING IDV</th></tr><tr><td>Not exceeding 6 months</td><td>5%</td></tr><tr><td>Exceeding 6 months but not exceeding 1 year</td><td>15%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>20%</td></tr><tr><td>Exceeding 2 years but not exceeding 3 years</td><td>30%</td></tr><tr><td>Exceeding 3 years but not exceeding 4 years</td><td>40%</td></tr><tr><td>Exceeding 4 years but not exceeding 5 years</td><td>50%</td></tr><tr><td>Exceeding 5 year but not exceeding 7 years</td><td>55%</td></tr><tr><td>Exceeding 7 year but not exceeding 8 years</td><td>60%</td></tr><tr><td>Exceeding 8 year but not exceeding 9 years</td><td>65%</td></tr><tr><td>Exceeding 9 year but not exceeding 10 years</td><td>70%</td></tr><tr><td>Exceeding 10 year but not exceeding 12 years</td><td>75%</td></tr><tr><td>Exceeding 12 year but not exceeding 14 years</td><td>80%</td></tr><tr><td>Exceeding 14 years, if acceptable</td><td>Market Value</td></tr></table> <ul style="list-style-type: none"><li>Depreciation scale to be applied on the manufacturer's listed selling price of the vehicle on the date of commencement of policy</li><li>IDV during renewal should be less than last year IDV, unless MSP has increased at the inception of the policy period.</li></ul> <p><b>Criteria for Constructive Total Loss</b> A vehicle will be considered to be a CTL where the aggregate cost of retrieval and / or repair of the vehicle (without Taxes), subject to terms and conditions of the policy, exceeds 75% of the IDV. However, if the cost of repair of the vehicle (without Taxes) lies within 70% to 75% of the IDV (borderline case), the insured may opt for Constructive Total Basis settlement, in which case, company's liability shall be IDV less Wreck Value of the Vehicle less applicable Excess(es) or Repair Liability assessed (without Taxes), whichever is less.</p>	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%	Exceeding 3 years but not exceeding 4 years	40%	Exceeding 4 years but not exceeding 5 years	50%	Exceeding 5 year but not exceeding 7 years	55%	Exceeding 7 year but not exceeding 8 years	60%	Exceeding 8 year but not exceeding 9 years	65%	Exceeding 9 year but not exceeding 10 years	70%	Exceeding 10 year but not exceeding 12 years	75%	Exceeding 12 year but not exceeding 14 years	80%	Exceeding 14 years, if acceptable	Market Value	Section I
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6.	<b>Policy Coverage</b>	<p><b>Loss of or Damage to the Vehicle Insured:</b> The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon</p> <p>i. By fire explosion self-ignition or lightning; ii. By burglary housebreaking or theft; iii. By riot and strike; iv. By earthquake (fire and shock damage); v. By flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; vi. By accidental external means; vii. By malicious act; viii. By terrorist activity; ix. Whilst in transit by road rail inland-waterway lift elevator or air; x. By landslide rockslide</p> <p>Subject to a deduction for depreciation at the rates as mentioned in the Policy Terms &amp; Conditions.</p> <p><b>Liability to Third Parties</b> Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of:</p> <p>i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle. ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.</p> <p><b>Towing Disabled Vehicles</b> The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; Provided always that (a) such towed vehicle is not towed for reward (b) the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.</p> <p><b>Personal Accident Cover for Owner-Driver Section</b> The Company undertakes to pay compensation for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury</p>	<p><b>Section I</b></p> <p><b>Section II</b></p> <p><b>Section III</b></p> <p><b>Section IV</b></p>																		
7.	<b>Add-on Cover</b>	<table><tr><th>Sr. No.</th><th>Add-On</th><th>Description</th></tr><tr><td>1</td><td>Invoice Protect</td><td>Pays the difference between the Current Invoice Price (Price of vehicle at the time of policy inception) of the Insured Vehicle and IDV along with First time Registration charges, Motor OD Premium paid and Road Tax, subject to a maximum of 10% of Current Invoice Price.</td></tr><tr><td>2</td><td>No Claim Bonus Protect</td><td>The percentage of NCB accrued, shall be maintained for up to two claims admissible under Section I</td></tr><tr><td>3</td><td>Engine Protect</td><td>Extend the Policy to cover repair of Engine /allied assemblies arising out of water ingress due to flood or failure due to leakage of lubricating oil</td></tr><tr><td>4</td><td>Nil Depreciation</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim</td></tr><tr><td>5</td><td>Nil Depreciation Plus (PCV)</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Passenger Carrying Vehicles, without payment of any additional excess.</td></tr></table>	Sr. No.	Add-On	Description	1	Invoice Protect	Pays the difference between the Current Invoice Price (Price of vehicle at the time of policy inception) of the Insured Vehicle and IDV along with First time Registration charges, Motor OD Premium paid and Road Tax, subject to a maximum of 10% of Current Invoice Price.	2	No Claim Bonus Protect	The percentage of NCB accrued, shall be maintained for up to two claims admissible under Section I	3	Engine Protect	Extend the Policy to cover repair of Engine /allied assemblies arising out of water ingress due to flood or failure due to leakage of lubricating oil	4	Nil Depreciation	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim	5	Nil Depreciation Plus (PCV)	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Passenger Carrying Vehicles, without payment of any additional excess.	
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		<table><tr><td>6</td><td>Nil Depreciation Plus(GCV)</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim Good Carrying Vehicles, without payment of any additional excess.</td></tr><tr><td>7</td><td>Nil Depreciation Plus(Misc)</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Miscellaneous Vehicles, without payment of any additional excess.</td></tr><tr><td>8</td><td>Road Side Assistance</td><td>Shall arrange to provide services such as Towing, Battery Jumpstart, Fuel re-filling, Spot repair etc. through third party service provider</td></tr><tr><td>9</td><td>Loss of Driving License and Vehicular Documents</td><td>Indemnify the Insured actual amount paid to concerned Gov. auth. for issuance of the duplicate document(s)</td></tr><tr><td>10</td><td>Consumables Protect</td><td>Covers cost of Consumables which are necessarily required to be replaced during the repair</td></tr><tr><td colspan="3">Note: Above is the list of all Add-ons available with Commercial Package Policy. The benefit/coverage for the Add-ons shall be available subject to as opted by the Insured and mentioned in the Schedule.</td></tr></table>	6	Nil Depreciation Plus(GCV)	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim Good Carrying Vehicles, without payment of any additional excess.	7	Nil Depreciation Plus(Misc)	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Miscellaneous Vehicles, without payment of any additional excess.	8	Road Side Assistance	Shall arrange to provide services such as Towing, Battery Jumpstart, Fuel re-filling, Spot repair etc. through third party service provider	9	Loss of Driving License and Vehicular Documents	Indemnify the Insured actual amount paid to concerned Gov. auth. for issuance of the duplicate document(s)	10	Consumables Protect	Covers cost of Consumables which are necessarily required to be replaced during the repair	Note: Above is the list of all Add-ons available with Commercial Package Policy. The benefit/coverage for the Add-ons shall be available subject to as opted by the Insured and mentioned in the Schedule.												
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8.	Loss Participation	<table><tr><td colspan="3">Compulsory Deductibles:</td></tr><tr><td colspan="2">TYPE OF VEHICLES</td><td>Excess Amount</td></tr><tr><td rowspan="4">Commercial Vehicles (other than vehicles rateable under Class-D,E,F and G of CVT)</td><td>Goods carrying</td><td>Passenger carrying</td></tr><tr><td>&lt; 7500 Kg GVW</td><td>&lt; 17 passengers</td></tr><tr><td>&gt; 7500 Kg GVW &amp; &lt; 16500 Kg GVW</td><td>&gt; 17 &amp; &lt; 36 passengers</td></tr><tr><td>&gt; 16500 Kg. GVW</td><td>&gt; 36 passengers</td></tr><tr><td colspan="2">Vehicles rateable under Class D of the Commercial Vehicles Tariff</td><td>0.5% of IDV of Vehicle, Subject to Min. ₹ 2000/-</td></tr><tr><td colspan="2">Vehicles rateable under Class E, F and G of the Commercial Vehicles Tariff</td><td>₹ 100/- for two-whlrs &amp; ₹ 500/- for others</td></tr><tr><td colspan="2">Taxis and 3 Wheelers rated as Commercial Vehicles (&lt; 1500cc)</td><td>₹ 500/-</td></tr><tr><td colspan="2">Taxis and 3 Wheelers rated as Commercial Vehicles (&gt; 1500 cc)</td><td>₹ 1000/-</td></tr></table> <div>- Separate Excess for Add-on is applicable only if Add-on is opted by the policyholder. - Voluntary Deductible, if opted, as per the slab applicable.</div>	Compulsory Deductibles:			TYPE OF VEHICLES		Excess Amount	Commercial Vehicles (other than vehicles rateable under Class-D,E,F and G of CVT)	Goods carrying	Passenger carrying	< 7500 Kg GVW	< 17 passengers	> 7500 Kg GVW & < 16500 Kg GVW	> 17 & < 36 passengers	> 16500 Kg. GVW	> 36 passengers	Vehicles rateable under Class D of the Commercial Vehicles Tariff		0.5% of IDV of Vehicle, Subject to Min. ₹ 2000/-	Vehicles rateable under Class E, F and G of the Commercial Vehicles Tariff		₹ 100/- for two-whlrs & ₹ 500/- for others	Taxis and 3 Wheelers rated as Commercial Vehicles (< 1500cc)		₹ 500/-	Taxis and 3 Wheelers rated as Commercial Vehicles (> 1500 cc)		₹ 1000/-	
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9.	Exclusions	Any accidental loss or damage and/or liability incurred shall not be covered if, the insured vehicle is used outside the permitted geographical area, is in violation of the Limitations as to Use or Driver's Clause. Additionally, claims resulting from Consequential loss, wear and tear, contractual liability, liability due to death in the course of employment, or death or injury while entering, riding, or leaving the vehicle are excluded. Any liability arising from war, invasion, foreign enemy actions, or nuclear weapons material shall also not be covered. For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.																												
10.	Special Conditions & Warranties (if any)	There are no special conditions and warranties other than the conditions given in the policy	Refer to Policy Schedule for all terms and conditions																											
11.	Admissibility of Claim	<div>- Claim shall be admissible subject to policy terms and conditions</div> <div>- Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.</div>																												
12.	Policy Servicing – Claim Intimation and Processing	Helpline/ Toll free: 1800 345 0330 Website: <a href="https://nationalinsurance.nic.co.in">https://nationalinsurance.nic.co.in</a> Details of designated company officials to be contacted in time of claim - To contact In-Charge Claim Servicing Office Details of procedure to be followed for cashless service as well as for reimbursement of claim: For both cashless and reimbursement claims, the insured needs to contact the concerned claims hub and provide documents as and when required by NICL. Insured shall readily get cashless if he/she approaches the cashless garages having tie ups with us (list of such garages are available on our																												



		<p>website). In both cases, the repair invoice should be in the name of National Insurance Company Limited. In case of reimbursement basis, the amount for repair is to be paid by the insured to the garage first and then NICL shall reimburse the insured of the claim amount upon production of a genuine invoice. In case of cashless claims, the payment will be made directly to the garage by NICL.</p> <p><b>Link of Cashless garage:</b> <a href="https://nationalinsurance.nic.co.in/info-desk/our-networks/cashless-garages">https://nationalinsurance.nic.co.in/info-desk/our-networks/cashless-garages</a></p> <p><b>Turn Around Time (TAT)</b></p> <p><u>Surveyor Appointment</u> – Within 24 hours</p> <p><u>Survey report to the insurer</u> - Within 15 days of appointment</p> <p><u>Claim Decision</u> – 7 days from receipt of Survey report or after expiry of fifteen days from allocation of the claim to the surveyor whichever is earlier.</p> <p>Escalation Matrix when TAT is not satisfied</p> <table><tr><td>Ist level</td><td>IInd level</td><td>IIIRD level</td></tr><tr><td>In-Charge of Claim Servicing Office</td><td>Grievance Dept at RO</td><td>Grievance Dept at HO</td></tr></table>	Ist level	IInd level	IIIRD level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
Ist level	IInd level	IIIRD level							
In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO							
13.	<b>Grievance Redressal and Policyholders Protection</b>	<ul style="list-style-type: none"><li>• State the brief details of Protection of Policyholder's Interest - Circular on Protection of Policyholders' Interests, 2024 as introduced by IRDAI on 5<sup>th</sup> September 2024.</li><li>• Details of Grievance Officer of the Insurer - <a href="https://nationalinsurance.nic.co.in">https://nationalinsurance.nic.co.in</a></li><li>• Bima Bharosa Portal - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></li><li>• Ombudsman - <b>Website Link :</b> <a href="https://www.cioins.co.in/">https://www.cioins.co.in/</a></li></ul>							
14.	<b>Obligations of the Policyholder</b>	<ul style="list-style-type: none"><li>• To disclose all information correctly as sought by the insurer at time of filling the Proposal form and Claim Form</li><li>• Incorrect or Non-disclosure of material information, including NCB of previous policy may affect the claim settlement.</li><li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</li><li>• The vehicular documents and DL of driver of the vehicle at the material time of loss, must be valid and effective.</li></ul>							

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

Signature of the Policyholder

Note:

i. Insurer shall provide a web-link where the product related documents including the Customer Information Sheet are available on the website of the Insurer.

ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.

iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.