



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Bundled Motor Policy for Private Car - Enhanced Covers

UIN Number - IRDAN190RP0023V02201819

Policy Number :34080131240900003584

POLICY ISSUING OFFICE: DEHRADUN BO 340801 (340801), 1, NASHVILLA ROAD, BEHIND MOHAN MANDIR,DEHRADUN , , , UTTARAKHAND , 248001. PHONE NUMBER:01352714672 / 01352657233 FAX NUMBER:NA / NA Email:nia.340801@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: B B SINGHA - (1D7842519) Mr. Mayank Sharma - (NIAAG00081953), PHONE NUMBER: / / 7055233456 LAND/FAX NUMBER:/ EMAIL:mayank_y2k5@yahoo.co.in /	CLAIM CONTACT: Non Suit Claims Hub (340001) ADDRESS: Dehradun RO , , , UTTARAKHAND , 248001. PHONE NUMBER: 1352528455 / MOBILE NUMBER: Email: ch34@newindia.co.in
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INSURED DETAILS

Insured Name	M/S BLUEWATER TRADE WINDS PRIVATE LIMITED	Customer ID	POC0990558 (PAN No :AACCB9907G)
Insured Address	R/O -4 SIDDHARTH ENCLAVE, G.M.S. ROAD,,, Dehradun ,UTTARAKHAND, 248001	Contact Number	/ / XXXXX8842
		Email	accounts@bwesglobal.co m
		GSTIN	05AACCB9907G2ZQ

POLICY DETAILS

Period of cover	OD Cover 21/03/2025 04:08:21 PM to 20/03/2026 11:59:59 PM TP Cover 21/03/2025 04:08:21 PM to 20/03/2028 11:59:59 PM	Receipt Number	10000089240300853623 - 21/03/25
Previous Insurer	Not applicable	Previous Policy Number	NEW

VEHICLE DETAILS

Registration Number	New Vehicle	Chassis no./Engine Number	MA1VR271BS6B88528/21B S0110090
Make / Model	MAHINDRA &/XUV400 EV	Variant:	BE6 THREE B79 HIP R19 C7
Year of manufacture	2025	Type of body / Type of Fuel	Saloon/BATTERY
Colour	FIRESTORM ORANGE	Cubic capacity(cc) /Wattage(kW):	35kW
Seating capacity including Driver	5	Name of registration authority	
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)

Year	Duration	Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi- fuel/CNG/LP G kit	Total Value
First Year	21/03/2025 to 20/03/2026	2629030	0	0	0	0	2629030

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	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	Yes
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No	Battery Protect Cover	Yes

Policy No. : 34080131240900003584 Document generated by QR_RENEWAL at 2025/03/21 16:08:33.

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 grievances, 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>.



Wall Mounted Charger	Yes			
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Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS
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SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	8389	Basic TP Premium	3015
(+) Battery Protect Cover Premium	7098.38		0
(+) Consumable Items Cover Premium	3680.64		
(+) Premium for nil depreciation cover	9990.31		
(+) Wall Mounted Charger Premium	419.46		
Calculated OD Premium	29578	Calculated TP Premium	3015
Total OD Premium	29578	Total TP Premium	9044
Net Premium in Rs			38,622
GST in Rs			6,952
Total Payable in Rs			45,574
Total Payable in Rs(in words):	RUPEES FORTY-FIVE THOUSAND FIVE HUNDRED SEVENTY-FOUR ONLY		

GSTIN(Issuing Office)	05AAACN4165C4ZU
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:2629030	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

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
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 38,622
SGST	9	3476
CGST	9	3476
IGST	0	0

In witness where of this policy has been signed at DEHRADUN BO 340801 on this 21-MAR-25 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 Bundled policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 22,28,29.

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: 21/03/2025

(Mrs. SHIVANI PRAJAPATI)
[SR. BRANCH MANAGER]

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0023V02201819/A0047V02201819

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 34080131240900003584 Additional Premium: Rs. 9990.31

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.
3. The claims under this Add On Cover will be paid up to maximum of specified number of times or unlimited nos. (as mentioned in Policy schedule) during the policy period of Own Damage Coverage. This Add On Cover policy will not be valid once the Insured has claimed for the specified number of times mentioned in the policy schedule.
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: 21/03/2025

(Mrs. SHIVANI PRAJAPATI)
[SR. BRANCH MANAGER]

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover Consumables Items Cover)
UIN Number - IRDAN190RP0042V01100001/A0058V03201819

ATTACHED TO AND FORMING PART OF POLICY NO. 34080131240900003584 Additional Premium: Rs3680.642

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 1 of the within mentioned policy is hereby extended cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

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 accidents during the policy period.



Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 21/03/2025

(Mrs. SHIVANI PRAJAPATI)
[SR. BRANCH MANAGER]

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers
BATTERY PROTECT ADD ON COVER UNDER PRIVATE CAR INSURANCE POLICIES
(Endorsement Wording for Add on cover Battery Protect Cover)
UIN Number - IRDAN190RP0023V02201819/A0002V01202324

PRIVATE CAR INSURANCE POLICY ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.
34080131240900003584
Additional Premium:7098.38

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 the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/ moisture build up / short circuit leading to loss or damage to battery, drive Motor/Electric Motor, Battery Management System, Other Battery Electric Vehicle (BEV) systems, short circuit / unexpected power surge while charging the battery leading to damage to battery, motor or BEV systems. In addition to this, the damage to or theft of the charging cable while charging, which is attached to the vehicle or inside the vehicle will also be covered. Further transportation charges up to Rs. 5,000/- are also covered. The Insured can also opt to cover wall mounted charger supplied by OEM with insured vehicle due to loss by burglary, housebreaking or theft only, by paying additional premium. The coverages under this add on are applicable within Indian territory only.

DEFINITIONS

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|--------------------------------|---|
| 1. CONSEQUENTIAL DAMAGE: | For the purpose of this add on, Consequential Damage would mean "the damage more specifically expressed herein above caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same." |
| 2. BATTERY ELECTRIC VEHICLE: | A Battery Electric Vehicle (BEV)/ a pure electric vehicle/ only electric vehicle/ fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) Battery Electric Vehicles derive all power from battery packs and thus have no internal combustion engine, or fuel tank. |
| 3. BATTERY: | Means an electric vehicle battery (EVB) (also known as traction battery) used to power the electric motors of a battery electric vehicle (BEV). These batteries are usually rechargeable (secondary) batteries and are typically Lithium-Ion batteries. These batteries are specifically designed for a high ampere-hour (or Kilowatt-hour) capacity. Electric vehicle batteries differ from starting, lighting and ignition (SLI) batteries as they are designed to go give power over sustained periods of time and are deep-cycle batteries. |
| 4. BEV SYSTEM: | This system contains the Electric Motor, converter and Inverter assembly, On Board Charger, electric generator, power electronics controller etc. |
| 5. DRIVE MOTOR/ELECTRIC MOTOR: | Means the core component of the Battery Electric Vehicle that converts electrical energy into mechanical energy and uses electric power from the battery, turning the transmission and the wheels. For the purposes of this Policy, it means the original Electric Motor provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original Electric Motor that has been replaced by the original equipment manufacturer following some fortuitous event. |



COVERAGES UNDER THIS ADD-ON:

The company will pay for repair and / or replacement for the consequential loss or damage to the electric battery and / or electric motor and / or differential and transmission units and / or related BEV systems in case of:

1. Short Circuit / Unexpected power surge while charging.
2. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.
3. Mechanical shock to the lithium-ion Battery or BEV systems resulting from accidental collision, or impact damage.
4. Water ingress or moisture buildup within the electric battery or the BEV system due to submergence in water following a flood and or inundation.
5. Water ingress into electric motor, differential or transmission units.
6. Under carriage damage to electric battery / motor parts or BEV systems.
7. Damage to covered parts due to leakage of oil / coolant from the Electric Vehicle caused by evident damage to Cooling systems / or Differential and / or Transmission parts.

In Addition to the above consequential damages, following coverages are also provided under this add-on:

8. Damage to or theft of the charging cable while the charging cable is attached to the vehicle or inside the vehicle.
9. Loss by burglary, housebreaking or theft only of wall mounted charger is covered under this add-on cover by paying additional premium.
10. In case the workshop needs to send the battery or other BEV systems for repair to OEM premises, cost of packaging and transportation of the battery or other BEV systems from the workshops premises to the OEMs premises or any premise specified by the OEM and back is covered. The coverage for packaging and transportation charge shall be actual charges or Rs. 5,000/- whichever is less.

MAJOR EXCLUSIONS:

1. Exclusions as in the Private car Package Policy other than losses/damages which are covered through Add on covers opted by Insured alongwith policy.
2. Provisions relating to any specific exclusion in Endorsements attached for different Add-on covers, opted by Insured.
3. Improvements and/or extra fittings in the Private Cars.
4. Add on cover claims relating to accidents in extended Geographical area even if geographical extension is taken for the basic Motor policy.
5. Any claim where subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty.
6. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipments, spare parts and consumables like coolants.
7. Damages resulting from failure to follow the manufacturers instructions while Charging, driving or parking the vehicle.
8. Any damages due to charging done through unauthorized charging stations (which are not recommended by the manufacturers) or charging equipment (not provided or recommended by the manufacturer)
9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.
10. Damages resulting from regular wear and tear of battery, drive motor or BEV systems.
11. Any claim where battery is already dead due to untimely charging or any other purpose.
12. Maximum two claims will be payable under this Add On cover per policy tenure of Own Damage cover.
13. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
14. This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure or by any Modification, Alteration, Dis-assembly, Repair or Replacement by unauthorized person/repairer.

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 : 34080124P0005616

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C