



**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**  
Private Car Enhancement Cover Policy

Insured's Details		Policy Details	
Insured's Name:	Neeraj Singh	Policy number:	31030031170300076681
Customer ID:	PO55938445 (PAN No :NA)	Period of cover:	31/12/2017 12:00:01 AM to 30/12/2018 11:59:59 PM
Insureds Address:	G/202 SKYTECH MATTROT, SEC-76 NOIDA,, NOIDA ,UTTAR PRADESH, 201301	Registration no.	DL-02-CAW-3553
Prev. Policy no.	OG-171149180100084590	Make/Model:	MARUTI/BALENO
Email:	singh.neer@ymail.com	Receipt no.	31030081170000081138 - 25/12/17
Phone Number :	/ / 9599660409	Fax Number :	NA / NA
GSTIN/UIN	NA / NA		
Issuing office		New India Contact	
Address	N BLOCK, CONNAUGHT CIRCUS (310300), BOMBAY LIFE BUILDING, N-34, CONNAUGHT CIRCUS, NEW DELHI , , , DELHI , 110001.	Agent / Corp. Agent / Broker / Banc Assurance / Referral Code - Name / POS/IMF	
		Phone no	NA
Phone no	23723521	Fax no.	NA
Fax no.	NA / NA	Email	NA
Email	pb.support@newindia.co.in	Development officer level Name/Code	DIRECT BUSINESS - (2D10673292)
Claim Contact	N BLOCK, CONNAUGHT CIRCUS (310300)	Claim Contact Detail	BOMBAY LIFE BUILDING, N-34, CONNAUGHT CIRCUS, NEW DELHI,, 23723521// Ph: 011-27105783/87/81/90, Ch31@newindia.co.in
GSTIN	07AAACN4165C1ZT		
SAC	997139 (Other non-life insurance services excl RI)		

Policy Details			
Geographical Area / Zone:	India/A	Year of manufacture:	2016
Name of the Financier:	AXIS BANK	Chassis no./Engine no.:	MA3EWB22SGM281181/4218564
Type of body:	Saloon	Variant:	ALPHA
Automobile Association membership:	none	Colour:	As per RC Book
Seating capacity including Driver:	6	Cubic capacity ( cc):	1197
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Delhi - DL 02

IDV(In ₹)					
Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
536265	0	0	0	0	536265
Cover Description		Cover Opted		Cover Description	
Additional Towing Charges		No		Engine Protection Cover	
Return to Invoice Cover		No		Road Tax	
No Claim Bonus Protection Cover		No		Loss of Contents Cover	

Schedule of Premium			
Own Damage		Liability	
		Basic TP Cover	
		Compulsory PA cover for Owner Driver	
NCB(20%)			
OD Premium in ₹		TP Premium in ₹	2963
Net Premium in ₹:			11279
GST in ₹:			2030
Total Payable in ₹:			13309
Total Payable in ₹(in words):			RUPEES THIRTEEN THOUSAND THREE HUNDRED NINE ONLY
Limitations as to use		Limits of Liability	

Policy No. : 31030031170300076681 Document generated by 34341 at 27/12/2017 15:50:00 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>.



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
	<b>For individual covers (OD) in ₹:</b> 536265
	<b>Imposed excess in ₹:</b> 0
	<b>Voluntary excess in ₹:</b> 0
	<b>Compulsory excess in ₹:</b> 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
RICHA GUPTA	28	Spouse	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
<b>Premium</b>		₹ 11279.00
<b>SGST</b>	0	0
<b>CGST</b>	0	0
<b>IGST</b>	18	2030

In witness where of this policy has been signed at N BLOCK, CONNAUGHT CIRCUS on this 27/12/2017  
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 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

**"PRIVATE CAR PACKAGE POLICY -ENHANCED COVER"**  
(Endorsement Wording for Add on cover - NIL Depreciation)

**UIN Number -**

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "PRIVATE CAR PACKAGE POLICY -ENHANCED COVER(NIL Depreciation Cover)"IS PROVIDED WITH ADD ON COVER OF NIL DEPRECIATION:  
PRIVATE CAR PACKAGE POLICY -ENHANCED COVER (NIL Depreciation Cover) ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 31030031170300076681 Additional Premium: ₹ 2681.325

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, except on tyres and tubes which are damaged in the accident and are replaced.

Subject to the condition that the above said coverage shall be applicable only for the first two partial loss claims admitted and payable under the policy relating to accidents during the policy period.  
Further this endorsement is not applicable :

- 1.For any extra fittings and/ or any internal improvements in the vehicle other than provided by the manufacturer in the vehicle originally.
- 2.In relation to any accident occurring in any geographical area outside India.
- 3.For payment of depreciation after two admissible claims under the Add-on cover.

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

**The policy is subject to PCEC endorsement attached.**

Date of Issue: 27/12/2017

(Mr Hemendra Swaroop)  
[SR Divisional Manager]



Duly Constituted Attorney(s)

Tax Invoice No : 3103003100076681

**IRDA Registration Number: 190**