



**युनाइटेड इंडिया इश्यूरेस कंपनी लिमिटेड**  
**UNITED INDIA INSURANCE COMPANY LTD.**  
 Registered & Head Office : 24, Whites Road, Chennai 600 014

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 Amrit Mahotsav



**UNITED INDIA INSURANCE COMPANY LIMITED**

**CERTIFICATE OF INSURANCE**  
**PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER**  
 UIN: IRDAN54SRP0012V01201819

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	3402013125P115368274	Certificate Number	3402013125P115368274
Customer Id	23548799186	Issuing Office Address	Code 340201
Name of the Insured	MR ISHFAQ AHMAD LONE	1ST FLOOR, UDYOG NAGAR METRO STATION, NEAR PEERAGARI, NEW DELHI	
Address of the Insured	S/O GHULAM AHMAD LONE 376/377 BILAL COLONY SECTOR 20 BEMINA SRINAGAR SRINAGAR 190018 JAMMU AND KASHMIR	110541 WEST DELHI DELHI	
Business/Occupation	Others Mobile No.: *****6717	Telephone	(011) 25251986

Insured's Declared Value ₹ 471751

Period of Insurance	Own Damage	From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2027
	Liability	From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2029
	CPA Cover	From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2027

**Particulars of Vehicle Insured**

Registration No.	Vehicle	Trailer (if any)	Obsolete Vehicle	Engine No.	Chassis No.	Make/Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
	NEW		No	K12MN4903711	MA3NFG81SSJ476599	MARUTI SUZUKI / IGNIS (2023 - ) SIGMA 1.2 MT	HATCH BACK	2026	1197	5

Registration Authority	Geographical Area	Financier
JK01 SRINAGAR	INDIA	J&K STATE CO-OPERATIVE BANK LTD(BEMINA SRINAGAR,SRINAGAR,JAMMU AND KASHMIR-190018)

Amount in words: Twenty-one thousand nine hundred ninety rupees only

Persons or classes of persons entitled to drive

Any person including insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

Note:- The policy does not cover liability for death, bodily injury or damage as explained in section 150(12) (a) and (b) and (c) of the Motor Vehicles Act, 1988.

Limitations as to use

- The policy covers use of the vehicle for any purpose other than
- Hire or Reward
  - Carriage of Goods (other than samples or personal luggage)
  - Organized Racing
  - Pace Making
  - Speed Testing and Reliability Trials
  - Use in connection with Motor Trade

Premium:	18,636.00
IGST(18%):	3,354.00
Stamp Duty:	1.00
Total (Rounded Off):	21,990.00
Receipt Number:	10104020125121258471
Receipt Date:	02/01/2026
DebitNote Number:	
Document Date:	

Limits of Liability

Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988  
 Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event ₹ 750000

Agency/Broker Code:	BRC00000005
SIRNAR INSURANCE BROKERS PVT LTD, Mobile: 7551196989	
Dealer Name/Code:	
Direct Business:	
Development Officer Code:	

Subject to IMT Endorsement No. 6, terms and conditions printed herein / attached hereto 7, 22, 28

/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

For and On behalf of  
 United India Insurance Co. Ltd

Duly Constituted Attorney:

Date of issue: 02/01/2026

Amount Subject to Reverse Charges-NIL

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.

**IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60, PLEASE IGNORE IF ALREADY UPDATED.**

The genuineness of the policy can be verified through "Verify Your Policy" link at

www.uic.co.in





# युनाइटेड इंडिया इश्यूरेस कंपनी लिमिटेड

## UNITED INDIA INSURANCE COMPANY LTD.

Registered & Head Office : 24, Whites Road, Chennai 600 014



### MOTOR INSURANCE - PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER(UIN: IRDAN54SRP0012V01201819) POLICY SCHEDULE

Policy Number	: 0402013125P115368274	Previous Policy No	:
Geographical Area	: India(A)	Period of Insurance(Own Damage)	: From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2027
Insured Name/ID	: MR ISHFAQ AHMAD LONE/23548799186	Period of Insurance(Liability)	: From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2029
Insured address	:	Period of Insurance(CPA)	: From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2027
S/O GHULAM AHMAD LONE 376/377 BILAL COLONY SECTOR 2C SEMINA SRINAGAR		Policy Issuing Office Address	:
City: SRINAGAR District: SRINAGAR		1ST FLOOR, UOYOG NAGAR METRO STATION, NEAR PEERAGARI, NEW DELHI ,GST No:- 07AAACU5552C1ZL	
State: JAMMU AND KASHMIR Pincode: 190018		City: WEST DELHI District: WEST DELHI	
Telephone: Mobile: *****6717		State: DELHI Pincode: 110041	
Business Channel Code: BRC0009905		Telephone: (011) 25251995	
Dealer Name:		Business Channel Sub Code:	
Dealer Code:		Agent Name: GERNAR INSURANCE BROKERS PVT LTD	
VEHICLE DETAILS		Land Line No.: Mobile: 7551196989	

Registration Number	NEW	Obsolete Vehicle & Engine Number	No & K12MH4905713	Year Of Manufacture	2026
RTA Name	JK01 SRINAGAR	Chassis Number	MA3NFG81SSJ476599	Vehicle Weight(Kg)	1197
Registration Date	02/01/2026	Vehicle Make & Model	MARUTI SUZUKI & IONIS(2023 - ) SIGMA 1.2 MT	Cubic Capacity/KW	
AA Membership Number		Geographical Extension		Type Of Body	HATCH BACK
				Seating Capacity(Including Driver)	5

#### INSURED DECLARED VALUE (₹)

Vehicle	Trailer	Electrical/Electronic Accessories	Non Electrical Accessories	CNG Kit	LPB Kit	Total	Co-Insurance Details
473751	0	0	0	0	0	473751	100%

#### OTHER DETAILS

Financier	Policy Subject to IMT Endorsements	Applicable Add-on covers/Services	Unique Reference Code
JK STATE CO-OPERATIVE BANK LTD(SEMINA SRINAGAR,SRINAGAR,JAMMU AND KASHMIR-190018)	7,22,28	Consumables Cover,Engine and Gearbox Protection Standard AddOn Cover,Loss Of Key Cover,Nil Depreciation Without Excess,Return To Invoice/Road Side Assistance	

PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE:As narrated in the certificate of insurance attached herewith.  
LIMITATIONS AS TO USE:As narrated in the certificate of insurance attached herewith.  
LIMITS OF LIABILITY:As narrated in the certificate of insurance attached herewith.

EXCLUSIONS (1)Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area (2)Any claim arising out of any contractual liability (3)Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss (4)Any liability of whatsoever nature directly or indirectly caused by or contributed to or by arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel,for the purpose of this exception,combination shall include any self sustaining process of nuclear fission (5)Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material (6)Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

PA Cover CSI (₹)	Owner Driver CSI (Under Section III)	Compulsory	1000	Imposed	0	Voluntary	0
1500000							
Sign Chosen (EM)	Gds meter Reading		Carry Forwarded KMs				
	0		0				

#### SCHEDULE OF PREMIUM (₹)

A-OWN DAMAGE PREMIUM (From 02/01/2026 To 01/01/2027)	B-LIABILITY PREMIUM (From 02/01/2026 To 01/01/2029)	TOTAL PREMIUM
Basic premium on Vehicle and Accessories	B. Basic - TP	Premium(A+B)
A. Basic - OD ₹ 4,054.46	₹ 10,640.00	₹ 18,636.00
Total ₹ 4,054.46	Total ₹ 10,640.00	IGST(18%) ₹ 3,354.00
Add:	Add:	TOTAL PAYABLE PREMIUM ₹ 21,990.00
Nil Depreciation Without Excess ₹ 1,505.36	Compulsory PA for Owner Driver (From 02/01/2026 To 01/01/2027) ₹ 275.00	Stamp Duty ₹ 1.00
Return to Invoice ₹ 707.63	LL to Paid Driver IMT 28 ₹ 150.00	SAC Code 997134
Engine and Gearbox Protection Standard Add On Cover ₹ 471.75	Sub Total (Additions) ₹ 425.00	Invoice No & Date 3125115368274 & 02/01/2026
Consumables Cover ₹ 471.75	Gross TP(B) ₹ 11,065.00	Receipt Number 10104020125121258471
Loss Of Key Cover (SI: 10000/-) ₹ 300.00	Gross OD & TP: (A) + (B) ₹ 18,636.00	Receipt Date 02/01/2026
Road Side Assistance ₹ 50.00		Receipt Amount ₹ 21,990.00
Sub Total (Additions) ₹ 3,506.49		Payment Mode
Gross OD(A) ₹ 7,571.00		Paying Party: MR ISHFAQ AHMAD LONE

TERMS & CONDITIONS:As per the Indian Motor Tariff, personal copy of the same is available free of cost on request, further the Indian Motor Tariff is also available and displayed at all United India Insurance company Offices and on Website [www.uia.co.in](http://www.uia.co.in)

DISCLAIMER: The policy stands Cancelled or void in the event of Cheque Dishonoured. The company may cancel the policy by sending 7 days notice in case of fraud, misrepresentation, non-disclosure of material fact or non co-operation of the insured.

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 Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For Legal interpretation, English Version will hold good in case of accident the insured must inform United India Insurance Co. Immediately to arrange spot survey.

Anti Money Laundering Clause: In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 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's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT [www.uia.co.in/pledge](http://www.uia.co.in/pledge)

For Roadside Assistance please contact: Roadzen Assistance India Private Limited, Road Office - 802-804, Vignya Building, 17 Sarakshamba Road, New Delhi, Toll free no.: 7042112114

Date & Signature of Proposal 02/01/2026

In Witness Whereof this policy has been signed at 80 3 NEW DELHI 040201 on the 02nd day of January, 2026.

Affix Policy Stamp

For United India Insurance Company Limited

Issuing Agent:  
Agent Location:

GIRNAR INSURANCE  
BROKERS PVT LTD  
040201

Printed By : CUSTOMER @ 02/01/2026 2:46:39 PM  
Underwritten By - GIRNAR172 ( BROKER )

Agent User Name: GIRNAR172

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