



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)

(DUPLICATE)

Policy No.	1114833125P116760643	Certificate Number	1114833125P116760643						
Customer Id	23560507177	Issuing Office Address	Code	111483 MO SOPORE,BHAT COMPLEX ,OPP.SBI SOPORE,DISTRICT BARAMULLA (J&K) 193201 BARAMULLA JAMMU AND KASHMIR					
Name of the Insured	MR AUBAID AHMAD NAJAR S.O :- ABDUL AHAD NAJAR	Telephone	(01954) 222218,(01954) 220174						
Address of the Insured	ALSAFA COLONY KARTAR GARG SOPORE 193201 BARAMULLA JAMMU AND KASHMIR								
Business/Occupation	None	Mobile No.- *****3016							
Insured's Declared Value ₹ 650000									
Period of Insurance	Own Damage	From 18:16 Hrs of 28/01/2026 To Midnight of 27/01/2027							
	Liability	From 18:16 Hrs of 28/01/2026 To Midnight of 27/01/2029							
Particulars of Vehicle Insured									
Registration No.	Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver	
Vehicle	Trailer (if any)	No	K12NP4858515MBHHWB13STAC00607	MARUTI SUZUKI / BALENO(2023 -) DELTA 1.2L ISS 5MT-BZR4LV1	HATCHBACK	2025	1197	5	
Registration Authority	Geographical Area			Financier Name	Branch			Agreement Type	
JK05 BARAMULLA	INDIA			STATE BANK OF INDIA	GOUSIA STOP, BEMINA, SRINAGAR, DISTT.SRINAGAR. JAMMU KASHMIR 190018			Hypothecation	

Amount in words: Twenty-one thousand two hundred ninety-three 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 excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.

Limitations as to use	Premium: ₹ 18,037.00
The policy covers use of the vehicle for any purpose other than	CGST(9%): ₹ 1,623.00
a) Hire or Reward	SGST(9%): ₹ 1,623.00
b) Carriage of Goods (other than samples or personal luggage)	Stamp Duty: ₹ 10.00
c) Organized Racing	Total (Rounded Off) : ₹ 21,293.00
d) Pace Making	Receipt Number : 10111148325122844576
e) Speed Testing and Reliability Trials	Receipt Date: 28/01/2026
f) Use in connection with Motor Trade	Debit Note Number:
	Document Date:
Limits of Liability	Agency/Broker Code: AGN1033375
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988	MOHSIN MEHBOOB DAR
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	Direct Business: Development Officer Code:

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

I/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: 28/01/2026



UNITED INDIA INSURANCE COMPANY LIMITED
MO SOPORE,BHAT COMPLEX ,OPP.SBI SOPORE,DISTRICT BARAMULLA (J&K)
BARAMULLA - 193201 JAMMU AND KASHMIR
PH: (01954) 222218,(01954) 220174 FAX: EMAIL:

**PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY
COVER**
UIN: IRDAN545RP0012V01201819
POLICY NO.:1114833125P116760643
VEHICLE NO.:NEW

(DUPLICATE)

PERIOD OF INSURANCE

Own Damage:From 18:16 Hrs of 28/01/2026 To Midnight of 27/01/2027
Liability:From 18:16 Hrs of 28/01/2026 To Midnight of 27/01/2029

Insured

MR AUBAID AHMAD NAJAR S.O :- ABDUL AHAD NAJAR
ALSAFA COLONY KARTAR GARG SOPORE

193201
BARAMULLA

JAMMU AND KASHMIR

CONTACT NUMBER: ***3016 (M)**

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

Agent Name	: MOHSIN MEHBOOB DAR
Agent Code	: AGN1033375
Mobile/Landline Number/Email	: <u>7780972930</u> <u>mohsinmehboobofficial@gmail.com</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 111483@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.
Website: <http://www.uiic.co.in>
Printed By : SHA37537 @ 28/01/2026 1:11:10 PM



PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
UIN: IRDAN545RP0012V01201819

(DUPLICATE)

Policy No.	1114833125P116760643	Previous Policy No.	
Customer Id	23560507177		
Name	MR AUBAID AHMAD NAJAR S.O :- ABDUL AHAD NAJAR		
Tel (O)		Tel (R)	Fax: 0 Mobile: *****3016
Email	*****@GMAIL.COM		
Business / Occupation	None		

Period of Insurance	Own Damage	From 18:16 Hrs of 28/01/2026 To Midnight of 27/01/2027
	Liability	From 18:16 Hrs of 28/01/2026 To Midnight of 27/01/2029

Co-Insurance Type

Particulars of Vehicle Insured

Registration No.	Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model Model	Year of Mfg	Type of Body	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)							
NEW	No	K12NP4858515	MBHHWB13STAC00607	MARUTI SUZUKI / BAILENO(2023 -) DELTA 1.2L ISS 5MT-BZR4LV1	2025	HATCHBACK	1197	5

Insured's Declared Value

For Vehicle	For Trailer	Non Electrical Accessories	Electrical/Electronic Accessories	CNG Unit	LPG Unit	Total Value
₹ 650000	0	0	0	0	0	650000

Registration Authority	Auto Association Membership No.	Geographical Area	Extension
JK05 BARAMULLA		INDIA	

Amount in words: Twenty-one thousand two hundred ninety-three rupees ; only

Persons or classes of persons entitled to drive 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.

Limitations 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 and Reliability Trails
- f) Use in connection with Motor Trade

Limits of Liability As narrated in the Certificate of Insurance attached herewith.

EXCLUSIONS :

- 1) Any accidental loss or damage or Liability / caused or 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 any expense whatsoever resulting or arising there from or any consequential loss.
- 4) Any liability of whatsoever nature directly or indirectly caused by or constituted to or by or arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel. For the purpose of this exception, combustion 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 or liability directly or indirectly or proximately or remotely occasioned by contributed to, by or traceable to or arising out of or in connection with war, invasion, act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power, or by any direct or indirect consequence of any of the said occurrences or any consequence thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto 7,22,28

Imposed Excess	0	Financier Name STATE BANK OF INDIA	Branch GOUSIA STOP, BEMINA, SRINAGAR, DISTT.SRINAGAR. JAMMU KASHMIR 190018	Agreement Type Hypothecation
Voluntary Excess	0			
Compulsory Excess	1000			

OWN DAMAGE (From 28/01/2026 To 27/01/2027)		SCHEDULE OF PREMIUM (IN ₹)		LIABILITY (From 28/01/2026 To 27/01/2029)	
Basic premium on Vehicle and Accessories					
A. Basic - OD	₹ 4,148.30	B. Basic - TP	₹ 10,640.00		
Total	₹ 4,148.30	Total	₹ 10,640.00		
Add :		Add :			
Nil Depreciation Without Excess	₹ 2,074.15	LL to Paid Driver IMT 28	₹ 150.00		
Return to Invoice	₹ 975.00	Sub Total (Additions)	₹ 150.00		
Road Side Assistance	₹ 50.00	Gross TP(B)	₹ 10,790.00		
Sub Total (Additions)	₹ 3,099.15	Gross OD & TP: (A) + (B)	₹ 18,037.00		
Gross OD(A)	₹ 7,247.00				

TERMS AND 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 UIIC website : www.uiic.co.in
Disclaimer : The Policy stands cancelled or void in the event of Cheque Dishonor. The Company may cancel the policy by sending 7 days notice in case of any fraud or 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 VEHICLES 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.

Premium	₹ 18,037.00	Receipt Number	10111148325122844576	Agency/Broker Code:	AGN1033375
CGST(9%):	₹ 1,623.00	Receipt Date	28/01/2026	MOHSIN MEHBOOB DAR Direct Business:	
SGST(9%):	₹ 1,623.00				
Stamp Duty	₹ 10.00	Debit Note Number		Development Officer Code:	
Total (Rounded Off)	₹ 21,293.00	Document Date			

Customer GST/UIN No.:		Office GST No.:	01AAACU5552C2ZW
SAC Code:	997134	Invoice No. & Date:	3125I116760643 & 28/01/2026
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.

Note:-With reference to IRDAI circular no IRDAI/NL/CIR/MOTP/170/10/2018 dated 09/10/2018 and as per the declaration given in the proposal form by owner driver Compulsory Personal Accident (CPA) cover is removed, since he/she is not holding a valid driving license.

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 <https://pledge.cvc.nic.in>.

For Roadside Assistance please contact- Roadzen Assistance India Private Limited, Regd Office : 802-804, Vijaya Building, 17 Barakhamba Road, New Delhi, Toll free no.: 7042113114

Date of Proposal and Declaration: 28/01/2026

IN WITNESS WHEREOF, this policy has been signed at MO SOPORE 111483 on this 28th day of January 2026.

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy
Stamp here.

Duly Constituted Attorney:
Underwritten By - SHA37537 (MO INCHARGE)

(ARCHIVED. SIGNATURE NOT REQUIRED.)



UNITED INDIA INSURANCE COMPANY LIMITED

ENDORSEMENT SCHEDULE

PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
UIN: IRDAN545RP0012V01201819

Policy Number	1114833125P116760643	Dept.	Motor
Previous Policy Number			
Endorsement No.	1	Endorsement Effective Date	29/01/2026
Period of Insurance(Own Damage)	28/01/2026 To 27/01/2027	Period of Insurance(Liability)	28/01/2026 To 27/01/2029
Insured's Name	MR AUBAID AHMAD NAJAR S.O :- ABDUL AHAD NAJAR	Issuing Office	MO SOPORE
Address	ALSAFA COLONY KARTAR GARGH SOPORE BARAMULA 193201 JAMMU AND KASHMIR	Office Address	MO SOPORE,BHAT COMPLEX ,OPP.SBI SOPORE,DISTRICT BARAMULLA (J&K) BARAMULA 193201 JAMMU AND KASHMIR
Registration Number	NEW	Telephone	(01954) 222218,(01954) 220174
Endorsement Type	Deletion / Change in Financier Details		

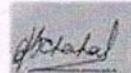
Financier	Branch
STATE BANK OF INDIA	RESIDENCY RD., SRINAGAR

At the request of the Insured, it is hereby declared and agreed that the following items under the, within mentioned policy, has been changed/allotted

CHANGE IN FINANCER DETAILS TO SBI RESIDENCY ROAD SRINAGAR

Dev.Oificer / Agent MOHSIN MEHBOOB DAR

For and on behalf of
United India Insurance Co. Ltd.



(Duly Constituted Attorney(s))

Date : 29/01/2026 11:35:35 AM

Printed By - SHA37537 @ 29/01/2026 11:35:35 AM
Underwritten By - SHA37537 (MO INCHARGE)

This document is digitally signed

Signer: DS UNITED INDIA INSURANCE CO LTD 1
Date: Thu, Jan 29, 2026 11:35:35 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIIC by Harmeet Singh Chahal