



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

Azadi Ka  
Amit Mahotsav



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE

\* PRIVATE CAR - 1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER

UIN: IRDANS45RP0012V01201819

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	0402013125P115368274	Certificate Number	0402013125P115368274
Customer Id	23548709186	Issuing Office Address	Code
Name of the Insured	MR ISHFAQ AHMAD LONE	1ST FLOOR, UDYOG NAGAR METRO STATION, NEAR PEERAGARI, NEW DELHI	
S/V/D	GHULAM AHMAD LONE 376/377 BILAL COLONY SECTOR 2C BEMINA SRINAGAR	110041	WEST DELHI
Address of the Insured	SRINAGAR 190018 JAMMU AND KASHMIR	DEHLI	
Business/Occupation	Others	Mobile No.:- *****6717	Telephone
Insured's Declared Value ₹ 471751		(011) 25251996	

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.	Traction (if any)	Obsolete Vehicle	Engine No.	Chassis No.	Make/Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
NEW		No	K12MN4905711	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 holding 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 under section 150 (2) (a) and (b) and (c) of the Motor Vehicles Act, 1988.

Limitations as to use

- 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 Trials
- f) 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:	1010420125121258471
Receipt Date:	02/01/2026
Debit Note Number:	
Document Date:	

Limits of Liability

Under Section II-1 (i) Death or bodily injury in respect of any one accident: As per Motor Vehicles Act 1988

Under Section II-1 (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: BRC00000905  
GIRNAR INSURANCE BROKERS PVT LTD, Mobile: 7551196989  
Dealer Name/Code:  
Direct Business:  
Development Officer Code:

Subject to IMT Endorsement No.s, 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 49. PLEASE IGNORE IF ALREADY UPDATED.

The genuineness of the policy can be verified

through "Verify Your Policy" link at

[www.uic.co.in](http://www.uic.co.in)



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 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:-  
 IRDANS45RP0012Y01201819) POLICY SCHEDULE**

Policy Number	0402013125P115368274	Previous Policy No.	From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2027	
Geographical Area	India(A)	Period of Insurance(Own Damage)	From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2029	
Insured Name/ID	MR ISHFAQ AHMAD LONE/23548799186	Period of Insurance(Liability)	From 14:44 Hrs of 02/01/2026 To Midnight of 01/01/2027	
Insured address	Policy Issuing Office Address 1ST FLR, UDYOG NABAR METRO STATION, NEAR PEEWAGARI, NEW DELHI, GST No.: 07AAACU552C1ZL			
S/o GHULAM AHMAD LONE 376/377 BILAL COLONY SECTOR 2C SEMINA SRINAGAR CITY: SRINAGAR DISTRICT: SRINAGAR STATE: JAMMU AND KASHMIR PINCODE: 190018 MOBILE: *****6717		City: WEST DELHI	District: WEST DELHI	Pincode: 110041
Telephone: (011) 25251995 Business Channel Sub Code: Agent Name: GURNAR INSURANCE BROKERS PVT LTD Land Line No.: ,Mobile: 7551196989				
Business Channel Code:BRD0000905 Dealer Name: Dealer Code:				
VEHICLE DETAILS				
Registration Number	NEW	Obsolete Vehicle & Engine Number	No & K12MN4905711	Year Of Manufacture/Vehicle Weight(Kg.)
RTA Name	JK01 SRINAGAR	Chassis Number	MA3MRG81SSJ476599	Cubic Capacity/KW
Registration Date	02/01/2026	Vehicle Make & Model	MARUTI SUZUKI & IGNIS(2023-) SIGMA 1.2 MT	Type Of Body
AA Membership Number	Geographical Extension			
Seating Capacity(Including Driver)				
INSURED DECLARED VALUE (₹)				
Vehicle	Trailer	Electrical/Electronic Accessories	Non Electrical Accessories	CNG Kit LPG Kit Total Co-Insurance Details
471751	0	0	0	0 0 471751 100%

Financer	Policy Subject to IMT Endorsements	Applicable AddOns-Covers/Services	Unique Reference Code
J&K 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.		Name of the CPA Nominee	Relation	Age	Name of the Appointee
J&K STATE CO-OPERATIVE BANK LTD(SEMINA SRINAGAR,SRINAGAR,JAMMU AND KASHMIR-190018)	GHULAM AHMAD LONE	Father	NA		
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 item 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 from or any consequential loss. (4) Any liability of whatsoever nature directly or indirectly caused by or contributed to or arising out of, including radiations or contamination by radioactivity from any nuclear fuel. For the purpose of this exception, contamination 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 or arising from nuclear weapons material. (6) Any accidental loss damage and/or liability directly or indirectly or proximately occasioned by or contributed 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 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 (%)		DEDUCTIBLES (Under Section 1) (%)			
Owner Driver CSI (Under Section 1)	1500000	Compulsory	1000	Imposed	0
Sum Chosen(KMs)		Odometer Reading	0	Carry Forwarded KMs	0

SCHEDULE OF PREMIUMS		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	₹ 10,640.00	Premium(A+B)	₹ 18,626.00	GST(18%)	₹ 3,354.00
A. Basic - OD	₹ 4,064.46	Total:	₹ 10,640.00	TOTAL PAYABLE PREMIUM	₹ 21,990.00	Stamp Duty	₹ 1.00
Total	₹ 4,064.46	Add:		SAC Code	997134	Invoice No & Date	31251115368274 & 02/01/2026
Add:		Compulsory PA for Owner Driver (From 02/01/2026 To 01/01/2027)	₹ 275.00	Receipt Number	10104020125121259471	Receipt Date	02/01/2026
Nil Depreciation Without Excess	₹ 1,505.36	LL to Paid Driver IMT 28	₹ 150.00	Receipt Amount	₹ 21,990.00	Payment Mode	
Return to Invoice	₹ 707.63	Sub Total (Additions)	₹ 425.00	Paying Party	MR ISHFAQ AHMAD LONE		
Engine and Gearbox Protection Standard Add On Cover	₹ 471.75	Gross TP(B)	₹ 11,065.00				
Consumables Cover	₹ 471.75	Gross OD & TP (A) + (B)	₹ 18,626.00				
Loss Of Key Cover (SI: 1000/-)	₹ 300.00						
Road Side Assistance	₹ 58.00						
Sub Total (Additions)	₹ 3,506.49						
Gross OD(A)	₹ 7,571.00						

**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.unitedindia.co.in](http://www.unitedindia.co.in).

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

**IMPORTANT NOTICE**: The insured is not indemnified if the vehicle is used or drives 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.unitedindia.co.in](http://www.unitedindia.co.in)

For roadside assistance please contact: Roadside Assistance India Private Limited, Read Office - 802-804, Xiana Building, 17 Barakhamba Road, New Delhi. Toll free no.: 7042113114  
 Date & Signature of Proposer 02/01/2026  
 In Witness Whereof this policy has been signed at 802 NEW DELHI 046261 on the 02nd day of January, 2026

For United India Insurance Company Limited

Affix Policy Stamp

MR ISHFAQ AHMAD LONE

Lessing Agent:  
Agent Location:

GIRNAR INSURANCE  
BROKERS PVT LTD  
040201

Printed By : CUSTOMER @ 02/01/2026 2:48:39 PM  
Underwritten By - GIRNAR172 ( BROKER )

Agent User Name: GIRNAR172

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