



UNITED INDIA INSURANCE COMPANY LIMITED

LAL CHOWK OPPOSITE D.C. OFFICE ANANTNAG
ANANTNAG - 192101 JAMMU AND KASHMIR
PH: (01932) 223104, (01932) 222801 FAX: EMAIL:

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

UIN: IRDAN545RP0012V01201819
POLICY NO.:1114073125P117586976
VEHICLE NO.:NEW

PERIOD OF INSURANCE

Own Damage: From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2027

Liability: From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2029

CPA Cover: From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2027

Insured

MR ALI MOHAMMAD BHAT. SON OF : HAYAT BHAT.
R/O NADIR GUND SRINAGAR PEERBAGH.
HYP: J & K GRAMEEN BANK NARKARA,
190014
BADGAM
JAMMU AND KASHMIR

CONTACT NUMBER: ***4543 (M)**

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

Agent Name

: GIRNAR INSURANCE BROKERS PVT

Agent Code

: LTD

Mobile/Landline Number/Email

: BRC0000905

: 7551196989

: support@insurancedekho.com

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

For any Information, Service Requests, Claim intimation and Grievances please write to 111407@uilc.co.in

Download Customer App(www.uilc.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uilc.co.in>

Printed By : CUSTOMER @ 11/02/2026 1:27:02 PM

This document is digitally signed

Signer: DS UNITED INDIA INSURANCE CO LTD.1

Date: Wed, Feb 11, 2026 13:26:3 IST

Location: United India Insurance Company Ltd

Reason: Signing Policy for UIIG by Harmeet Singh Chahal



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE

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

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	1114073125P117586976	Certificate Number	1114073125P117586976	
Customer Id	23567042233	Issuing Office Address	Code	111407
Name of the Insured	MR ALI MOHAMMAD BHAT, SON OF : HAYAT BHAT.			
Address of the Insured	R/O NADIR GUND SRINAGAR PEERBAGH, HYP: J & K LAL CHOWK OPPOSITE D.C. OFFICE ANANTNAG 192101 ANANTNAG GRAMEEN BANK NARKARA, 190014 BADGAM JAMMU AND KASHMIR			
Business/Occupation	None	Mobile No. - *****4543	Telephone	(01932) 223104, (01932) 222801
Insured's Declared Value ₹ 555453				

Period of Insurance	Own Damage	From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2027
	Liability	From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2029
	CPA Cover	From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2027

Particulars of Vehicle Insured

Vehicle	Registration No.	Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
NEW		No	K12MN4914313	MA3NFG81STA485370	MARUTI SUZUKI / IGNIS(2017 -) DELTA 1.2L 5MT	HATCHBACK	2026	1197	5

Registration Authority	Geographical Area
JK03 ANANTNAG	INDIA

Amount in words: Twenty-one thousand fourteen 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

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 Trials
- f) Use in connection with Motor Trade

Premium:	₹ 17,800.00
CGST(9%):	₹ 1,602.00
SGST(9%):	₹ 1,602.00
Stamp Duty:	₹ 10.00
Total (Rounded Off):	₹ 21,014.00
Receipt Number:	10111140725124275635
Receipt Date:	11/02/2026
Debit Note 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:

BR0000905

GIRNAR INSURANCE BROKERS

PVT LTD

Direct Business:

Development Officer Code:

Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 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: 11/02/2026



PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
UIN: IRDANS545RP0012V01201819

Policy No.	1114073125P117586976		Previous Policy No.						
Insured Details	Customer Id	23567042233							
	Name	MR ALI MOHAMMAD BHAT, SON OF : HAYAT BHAT,							
	Tel (O)		Tel (R)		Fax: 0				
	Email	*****@gmail.com				Mobile: *****4543			
Business / Occupation		None							
Period of Insurance	Own Damage	From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2027							
	Liability	From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2029							
	CPA Cover	From 23:55 Hrs of 11/02/2026 To Midnight of 10/02/2027							
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)				MARUTI SUZUKI / IGNIS(2017 -) DELTA 1.2L 5MT		2026	HATCHBACK	1197	5
NEW	No	K12MN4914313	MA3NFG81STA485370						

Insured's Declared Value

For Vehicle	For Trailer	Non Electrical Accessories	Electrical/Electronic Accessories	CNG Unit	LPG Unit	Total Value
₹ 555453	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 555453
Registration Authority	Auto Association Membership No.	Geographical Area		Extension		
JK03 ANANTNAG		INDIA				

Amount in words: Twenty-one thousand fourteen 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
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- c) Organized Racing
- d) Pace Making
- e) Speed Testing and Reliability Trials
- 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.

Personal Accident covers for Owner-Driver CSI: ₹ 1500000

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

Imposed Excess	0
Voluntary Excess	0
Compulsory Excess	1000

OWN DAMAGE (From 11/02/2026 To 10/02/2027)		SCHEDULE OF PREMIUM (IN ₹)		LIABILITY (From 11/02/2026 To 10/02/2029)	
Basic premium on Vehicle and Accessories					
A. Basic - OD	₹ 4,962.86	B. Basic - TP		₹ 10,640.00	
Total	₹ 4,962.86	Total		₹ 10,640.00	
Add :		Add :			
NII Depreciation Without Excess	₹ 1,772.45	Compulsory PA for Owner Driver (From 11/02/2026 To 10/02/2027)		₹ 275.00	
Sub Total (Additions)	₹ 1,772.45	LL to Paid Driver IMT 28		₹ 150.00	
Gross OD(A)	₹ 6,735.00	Sub Total (Additions)		₹ 425.00	
		Gross TP(B)		₹ 11,065.00	
		Gross OD & TP: (A) + (B)		₹ 17,800.00	

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	₹ 17,800.00	Receipt Number	10111140725124275635	Agency/Broker Code: GIRNAR INSURANCE BROKERS PVT LTD	BR00000905
CGST(9%): SGST(9%):	₹ 1,602.00 ₹ 1,602.00	Receipt Date	11/02/2026	Direct Business:	
Stamp Duty	₹ 10.00	Debit Note Number		Development Officer Code:	
Total (Rounded Off)	₹ 21,014.00	Document Date			

Customer GST/UIN No.:		Office GST No.:	01AAACU5552C2ZW
SAC Code:	997134	Invoice No. & Date:	31251117586976 & 11/02/2026
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.

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>.

Date of Proposal and Declaration: 11/02/2026

IN WITNESS WHEREOF, this policy has been signed at BO ANANTNAG 111407 on this 11th day of February 2026.

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

Affix Policy Stamp here.

Duly Constituted Attorney:
Underwritten By - RAM37534 (BO UW CUM CASHIER)

This is a system generated document and any manual alteration / correction / overwriting in the document will make it invalid.



UNITED INDIA INSURANCE COMPANY LIMITED

ENDORSEMENT SCHEDULE

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

Policy Number	1114073125P117586976	Dept.	Motor
Previous Policy Number			
Endorsement No.	2	Endorsement Effective Date	12/02/2026
Period of Insurance(Own Damage)	11/02/2026 To 10/02/2027	Period of Insurance(Liability)	11/02/2026 To 10/02/2029
Insured's Name	MR ALI MOHAMMAD BHAT, SON OF : HAYAT BHAT,	Issuing Office	BO ANANTNAG
Address	R/O NADIR GUND SRINAGAR PEORBAGH, HYP: J & K STATE CO OPERATIVE BANK LTD NARKARA BADGAM, BADGAM 190014 JAMMU AND KASHMIR	Office Address	LAL CHOWK OPPOSITE D.C. OFFICE ANANTNAG ANANTNAG 192101 JAMMU AND KASHMIR
Registration Number		Telephone	(01932) 223104, (01932) 222801
Endorsement Type	NEW Deletion / Change in Financier Details		

Financier	Branch
J & K STATE COOPERATIVE BANK BANK LTD NARKARA BADGAM,	NARKARA BADGAM,

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

ADDITION OF FINANCIER.

Dev.Officer / Agent GIRNAR INSURANCE BROKERS PVT LTD

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

(Duly Constituted Attorney(s))

Date : 12/02/2026 11:22:44 AM

Printed By - RAM37534 @ 12/02/2026 11:22:44 AM
Underwritten By - RAM37534 (BO UW CUM CASHIER)

This document is digitally signed

Signer: DS UNITED INDIA INSURANCE CO LTD 1
Date: Thu, Feb 12, 2026 11:22:44 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIIG by Harneet Singh Chahal