



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Private Car Enhancement Cover Policy

Insured's Details		Policy Details	
Insured's Name:	AMBRISH DADHWAL	Policy number:	36160331180300005684
Customer ID:	PO66754755 (PAN No :NA)	Period of cover:	19/02/2019 12:00:01 AM to 18/02/2020 11:59:59 PM
Insureds Address:	S/O YOGRAJ SINGH,VPO DATARPUR TEH MUKERIAN DISTT HOSHIARPUR,, DATARPUR ,PUNJAB, 144222	Registration no.	PB-07-BM-2035
Prev. Policy no.	201120050217800372800000	Make/Model:	HYUNDAI/ELITE I20
Email:	Ambrishdadhwal21@gmail.com	Receipt no.	10000089180200038372 - 05/02/19
Phone Number :	/ / 9815793033	Fax Number :	NA / NA
GSTIN/UIN	NA / NA		
Issuing office		New India Contact	
Address	DASUYA BRANCH (361603), G T ROAD , DASUYA BRANCH , , PUNJAB , 144205.	Agent / Corp. Agent / Broker / Banc Assurance / Referral Code - Name / POS/IMF/SPECIFIED PERSON	Mr. Parshant Dadwal - (NIAAG00098626)
		Phone no	/ / 9779759543
Phone no	01883285362 / 01883285042	Fax no.	/
Fax no.	NA / NA	Email	pamishdivya@gmail.com /
Email	nia.361603@newindia.co.in	Development officer level Name/Code	SUKHWINDER SINGH - (1D6342203)
Claim Contact	DASUYA BRANCH (361603)	Claim Contact Detail	G T ROAD,DASUYA BRANCH,;01883285362/01883285042/
GSTIN	03AAACN4165C1Z1		
SAC	997139 (Other non-life insurance services excl RI)		

Policy Details			
Geographical Area / Zone:	India/B	Year of manufacture:	2018
Name of the Financier:		Chassis no./Engine no.:	97732/47746
Type of body:	Saloon	Variant:	ASTA (O) PETROL
Automobile Association membership:	none	Colour:	POLR WHITE
Seating capacity including Driver:	5	Cubic capacity (cc):	1197
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Hoshiarpur

IDV(In ₹)					
Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
637000	0	0	0	0	637000
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	
High Value PA Cover		No		Personal Belongings Cover	
Consumable Items Cover		No			

Own Damage		Liability	
		Basic TP Cover	
		Compulsory PA cover for Owner Driver (Sum Insured ₹15,00,000),LL cover for Paid Driver	
OD Premium in ₹	11316	TP Premium in ₹	3188
Net Premium in ₹:			14504
GST in ₹:			2610
Total Payable in ₹:			17114
Total Payable in ₹(in words):			RUPEES SEVENTEEN THOUSAND ONE HUNDRED FOURTEEN ONLY

Policy No. : 36160331180300005684 Document generated by AG_0099431 at 05/02/2019 17:31:19 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>.



Limitations as to use	Limits of Liability
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
	For individual covers (OD) in ₹: 637000
	Imposed excess in ₹: 0
	Voluntary excess in ₹: 0
	Compulsory excess in ₹: 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
Yograj singh	NA	PARENTS	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
Premium		₹ 14504.00
SGST	9	1305
CGST	9	1305
IGST	0	0

In witness where of this policy has been signed at DASUYA BRANCH on this 05/02/2019
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 22,25.

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

The policy is subject to PCEC endorsement attached.

Date of Issue: 05/02/2019

(MR. AMARJEET ATTRI)
[BRANCH MANAGER]

Duly Constituted Attorney(s)



PC EC-1
"PRIVATE CAR PACKAGE POLICY -ENHANCED COVERS"
(Endorsement Wording for Add on cover - NIL Depreciation)

UIN Number -

ATTACHED TO AND FORMING PART OF POLICY NO. 36160331180300005684 Additional Premium: ₹ 3185

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify:

1. Depreciation on replacement of parts including tyres, tubes, rubber/plastic for Partial Loss Claims.

2. Midterm inclusion of cover is not permitted.

3. Total Loss and Constructive Total Loss will be settled on the basis of IDV.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 05/02/2019

(MR. AMARJEET ATTRI)
[BRANCH MANAGER]

Duly Constituted Attorney(s)

Tax Invoice No : 36160318P0002560

IRDA Registration Number: 190