


पॉलिसी अनुसूची Policy Schedule - Motor - Miscellaneous and Special Type of vehicle - Package		 नेशनल इन्श्योरेन्स National Insurance <i>Trusted Since 1906</i>	
पॉलिसी संख्या Policy Number: 320704312510000332	व्यवसाय केंद्र Business Source: 320704		
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 320704	विक्रय चैनल कोड Sales Channel Code: 9000149307		
कार्यालय का पता Office Address: MANDLA BUSINESS OFFICE Hotel Astha Complex, State Bank of India Road, Civil Lines, Lalipur, Mandla, Madhya Pradesh - 481661.	नाम Name: Mr Prashant Verma		
State Code: 23, Madhya Pradesh जीएसटीआईएन/GSTIN: 23AAAACN9967E1ZB	संपर्क संख्या Contact Number: 9826812871		
संपर्क संख्या/Contact Number: 7642 252286 मोबाइल नंबर/Mobile Number: 0	Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in		

ग्राहक का नाम Customer Name: MR SACHIN KHARE	ग्राहक आई.डी Customer ID: 9577609177	पैन PAN:
पता Address: S/O NARESH CHANDRA KHARE, JWALAJI WARD NO. 21, KAYASTH MOHALLA MAHARAJPUR MANDLA, शहर/City: MANDLA, जिला/District: MANDLA, राज्य/State: MADHYA PRADESH, पिन/ PIN: 481661.	फोन Phone: *****84	
सेल/Cell: *****84	ई-मेल E-Mail: *****MA@GMAIL.COM	

पॉलिसी प्रभावी समय घंटे, को Policy Effective from effect time 00:00 hours, on 11/06/2025 की अर्धरात्रि तक to midnight of 10/06/2026			
प्रिमियम Premium	₹ 13,249.00	कवर नोट सं. व तारीख Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 1,192.00	प्रस्ताव संख्या व तारीख Proposal Number and Date	8800250610010365 Dt. 10/06/2025
एसजीएसटी/यूटीजीएसटी/SGST/UTGST	₹ 1,192.00		
आईजीएसटी/IGST	₹ 0.00		
कम:जीएसटी टीडीएस / Less:GST_TDS	₹ 0.00	रसीद संख्या व तारीख Receipt Number and Date	320704812510000700 Dt. 10/06/2025
वसूली योग्य स्टॉप ड्यूटी Recoverable Stamp Duty	₹ 0.00	पिछली पॉलिसी संख्या व समाप्ति तिथि Previous Policy Number and Expiry Date	NA
कुल राशि Total Amount	₹ 15,633.00		
(रूपए/Rupees Fifteen Thousand Six Hundred Thirty Three केवल Only.)			

वाहन का विवरण Vehicle Details			
वाहन का आई.डी.वी/Vehicle IDV	₹ 27,00,000.00	पंजी. संख्या Regn. Number	MP-51-DA-0453
आई.डी.वी IDV (ट्रेलर Trailer)		इंजन व एम/सी सं.Engine or M/c No.	H00337257
इलेक्ट्रिकल एक्सेसरी Electrical Accessories	NA	चेसिस संख्या Chassis Number	HAR3DXS4K03157674
गैर इलेक्ट्रिकल उपकरण Non Electrical Accessories	NA	पंजीकरण अधि. Regn. Authority	Mandla - MP 51
फाइबर ग्लास टैंक Fiber Glass Tank	NA	भौगोलिक क्षेत्र Geographical Area	इंडिया India
सीएनजी/एलपीजी यूनिट CNG/LPG Unit	NA	बनावट Make	J C B India Ltd
कुल कीमत Total Value	₹ 27,00,000.00	मॉडल Model	Backhoe Loader
अति. टोविंग शुल्क Addl. Towing Charges	NA	वेरिएंट Variant	3DX PLUS
सी.सी - जी.भी डब्ल्यू CC / GVW	1380	वाहन की श्रेणी/Class of Vehicle	Excavators
ईंधन का प्रकार / Type of Fuel	DIESEL		
लाइसेंस सिटिंग/वहन की क्षमता क्षमता Licensed Seating / Carrying Capacity	1	ढाचा का प्रकार/रंग Body Type / Color	Open/Yellow
निर्माण वर्ष Year of Mfg.	2022	खरीदने की तारीख / Date of Purchase	17/06/2022

Motor - Miscellaneous and Special Type of vehicle - Package		 नेशनल इन्श्योरेन्स National Insurance <i>Trusted Since 1906</i>
पॉलिसी संख्या Policy Number: 320704312510000332	व्यवसाय स्रोत Business Source: 320704	
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 320704	विक्रय चैनल कोड Sales Channel Code: 9000149307	
कार्यालय का पता Office Address: MANDLA BUSINESS OFFICE Hotel Astha Complex, State Bank of India Road, Civil Lines, Lalipur, Mandla, Madhya Pradesh - 481661.	नाम Name: Mr Prashant Verma	
राज्य कोड State Code: 23, Madhya Pradesh	संपर्क संख्या Contact Number: 9826812871	
जीएसटीआईएन GSTIN: 23AAACN9967E1ZB	Customer Care Toll Free Number: 1800 345 0330 email: customer.support@nic.co.in	
संपर्क संख्या Contact Number: 7642 252286		
मोबाइल संख्या Mobile Number: 0		

प्रीमियम की अनुसूची Schedule of Premium			
स्व-क्षति Own Damage	(₹)	विधिक दायित्व Legal Liability	(₹)
स्व-क्षति आवरण (उचित पूरक प्रीमियम के साथ) Own Damage Cover (inclusive of add ons wherever opted for)	5,932.00	कानूनी देयता आवरण/Legal Liability Cover	7,267.00
कुल Total	5,932.00		
		Legal Liability (IMT 40)1-per.	50.00
		CNG/LPG Kit	NA
		व्यक्तिगत दुर्घटना/Personal Accident	NA
		कुल/Total	7,317.00

वाहन स्व-क्षति बीमा विवरण Vehicle Own Damage Insurance Details			
नो क्लेम बोनस % No Claim Bonus%	35.00	IMT 23 Included	No
कंपलसरी एक्ससेस Compulsory Excess	₹ 13,500.00	Overturning Risk Covered	Yes
		CNG/LPG Kit	No

तृतीय पक्ष बीमा विवरण Third Party Insurance Details	
पॉलिसी के अनुच्छेद II-I(i) और अनुच्छेद II-I(ii) के तहत Limit of liability under section II-I(i) and section II-I(ii)	समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 की आवश्यकता को पूरा करने के लिए आवश्यक राशि Such amount as is necessary to meet the requirement as per Motor vehicles Act 1988 as amended from time to time
पूंजी लगानेवाले का नाम व पता Financier Name and Address:	Hypothecation,INDUSIND BANK LTD.,NM

प्रासंगिक अनुच्छेद,पृष्ठांकन और वारंटी Clauses, Endorsements and Warranties Applicable: IMT21,22,7,Specified Attachments (Special Type Vehicles),47,49

आईआरडीएआई परिपत्र संदर्भ के अनुसार: IRDAI/NL/CIR/MISC/188/10/2023, दिनांक: 27/10/2023, मध्यस्थता खंड को पॉलिसी से हटा दिया गया माना जाएगा/ As per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023, Arbitration Clause shall be deemed deleted from the policy

उपयोग की सीमाएं/Limitations as to Use: :
Use in connection with the insured's business.The Policy does not cover: (1) Use for racing pace making, reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

ड्राइव करने का हकदार व्यक्ति या व्यक्तियों का वर्ग/Persons or Class 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.

The policy does not cover liability for death,bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii);(b) and (c) of the Motor Vehicle Act,1988 as amended from time to time"
समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

महत्वपूर्ण सूचना/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 the reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 as amended from time to time is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"

TP Rate Revision Notice: For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

Motor - Miscellaneous and Special Type of vehicle - Package	
पॉलिसी संख्या Policy Number: 320704312510000332	व्यवसाय स्रोत Business Source: 320704
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 320704 कार्यालय का पता Office Address: MANDLA BUSINESS OFFICE Hotel Astha Complex, State Bank of India Road, Civil Lines, Lalipur, Mandla, Madhya Pradesh - 481661. राज्य कोड State Code: 23, Madhya Pradesh जीएसटीआईएन GSTIN: 23AAACN9967E1ZB संपर्क संख्या Contact Number: 7642 252286 मोबाइल संख्या Mobile Number: 0	विक्रय चैनल कोड Sales Channel Code: 9000149307 नाम Name: Mr Prashant Verma संपर्क संख्या Contact Number: 9826812871 Customer Care Toll Free Number: 1800 345 0330 email: customer.support@nic.co.in



उपरोक्त उल्लिखित कार्यालय पते पर विधिवत रूप से प्राधिकृत अधोहस्ताक्षरी को साक्षी मानकर दिनांक 11 June 2025 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों को एक अनुबंध के रूप में एक साथ पढ़ा जाएगा और पॉलिसी के किसी भी हिस्से या अनुसूची में संलग्न कोई भी शब्द या अभिव्यक्ति, जो विशेष अर्थ प्रकट करता हो, जहां भी प्रकट हो समान अर्थ वहन करेगा। यह वारंटी दी जाती है कि प्रीमियम चेक की अस्वीकृति की स्थिति में, यह पॉलिसी आरंभ होने की तारीख से ही स्वतः निरस्त माना जाएगा।

IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this **11 June 2025**. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that **IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

Ombudsman Details:

Office of the Insurance Ombudsman, LIC of India Zonal Office Bldg., 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir, 60-B, Hoshangabad Road, Bhopal-462011.
Tel.: 0755 - 2769201 / 2769202 / 2769203
Email: bimalokpal.bhopal@cioins.co.in.

FAST TAG NO: 261364009

स्टाम्प ड्यूटी
**Stamp
Duty:**
(₹ 0.50)

कृते
नेशनल इन्श्योरेन्स कंपनी लिमिटेड
**For and on behalf of National Insurance
Company Limited**

प्राधिकृत हस्ताक्षरकर्ता **Authorized Signatory**



Motor - Miscellaneous and Special Type of vehicle - Package	
पॉलिसी संख्या Policy Number: 320704312510000332	व्यवसाय स्रोत Business Source: 320704
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 320704	विक्रय चैनल कोड Sales Channel Code: 9000149307
कार्यालय का पता Office Address: MANDLA BUSINESS OFFICE Hotel Astha Complex, State Bank of India Road, Civil Lines, Lalipur, Mandla, Madhya Pradesh - 481661.	नाम Name: Mr Prashant Verma
राज्य कोड State Code: 23, Madhya Pradesh	संपर्क संख्या Contact Number: 9826812871
जीएसटीआईएन GSTIN: 23AAACN9967E1ZB	Customer Care Toll Free Number: 1800 345 0330
संपर्क संख्या Contact Number: 7642 252286	email: customer.support@nic.co.in
मोबाइल संख्या Mobile Number: 0	



बीमा प्रमाण-पत्र CERTIFICATE OF INSURANCE

समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम 1989 के फॉर्म 51 Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time

प्रमाण-पत्र Certificate No.: 320704312510000332	IZ 303
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बीमित वाहन का विवरण Particulars of vehicle insured							
पंजी सं.Reg. Mark, No. & Place of Registration	इं. व चे. सं Engine No.& Chassis No	बनावट, मॉडल Make, Model & Variant	निर्माण वर्ष Year of Manufacture	ब्रडी का प्रकारType of Body	सकल वाहन Gross Vehicle Weight	सार्वजनिक Public Carrier/Private Carrier	प्रीमियम Premium(₹)
MP-51-DA-0453/ Mandla - MP 51	H00337257 HAR3DXS4K031576 74	J C B India Ltd, Backhoe Loader & 3DX PLUS.	2022	Open	NA	NA	₹ 13,249.00
पंजीयन अधिकारी का नाम Name of Registration Authority				Mandla - MP 51			
बीमित का नाम व पता Name & Address of Insured				MR SACHIN KHARE,S/O NARESH CHANDRA KHARE, JWALAJI WARD NO. 21, KAYASTH MOHALLA MAHARAJPUR MANDLA,MANDLA,MANDLA,MADHYA PRADESH,481661.			
वाहन मालिक का मान्य मोबाइल नंबर Validated Mobile number of the vehicle owner				9826038784			
भौगोलिक क्षेत्र Geographical Area				India			
बीमा के प्रारंभ होने की प्रभावी तिथि Effective date of commencement of Insurance for the purpose of Act.				बजे दिनांक से मध्य रात्रि दिनांक तकFrom 00:00 O' Clock on 11/06/2025.			
बीमा समाप्ति की तिथि Date of expiry of the insurance				मध्यरात्रि को/Midnight on: 10/06/2026			

<p>ड्राइविंग क्लब: गाड़ी चलाने के अधिकृत व्यक्ति या व्यक्तियों का समूह DRIVER'S CLAUSE: PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE</p> <p>बीमित सहित कोई भी व्यक्ति, बशर्ते कि दुर्घटना के समय ड्राइव करने वाले व्यक्ति के पास प्रभावी ड्राइविंग लाइसेंस हो तथा उसे इस तरह के लाइसेंस प्राप्त करने या धारण करने से अयोग्य घोषित नहीं किया गया हो। बशर्ते यह भी कि यदि व्यक्ति के पास प्रभावी लर्नर लाइसेंस हो तो वह वाहन चला सकता है तथा ऐसा व्यक्ति समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम, 1989 के नियम 3 की आवश्यकताओं की पूर्ति करता हो। / 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.</p>

<p>प्रयोगार्थ सीमाएं LIMITATIONS AS TO USE</p> <p>सामाजिक, घरेलू और आनंदपूर्ण उद्देश्यों तथा बीमाधारक के बीमा व्यवसाय या पेशा हेतु केवल उपयोग करें। पॉलिसी मोटर व्यवसाय के संबंध में किसी भी उद्देश्य हेतु उपयोग या किसी व्यवसाय या किसी व्यापार के साथ भाड़ा या रिवाई, ट्यूशन, रेसिंग, पेस मेकिंग, विश्वसनीयता परीक्षण, गति परीक्षण, माल वहन (नमूना या व्यक्तिगत सामान के अलावा) के उपयोग को आवरित नहीं करती है।/Use in connection with the insured's business. The Policy does not cover: (1) Use for racing pace making, reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.</p>
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<p>The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii); (b) and (c) of the Motor Vehicle Act, 1988 as amended from time to time"</p> <p>समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।</p>

TP RATE REVISION NOTICE

<p>For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.</p>

मैं/हम एतद्वारा प्रमाणित करते हैं कि पॉलिसी जिससे यह प्रमाण-पत्र संबंधित है एवं यह बीमा प्रमाण-पत्र समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 के अध्याय XI के प्रावधानों के अनुसार जारी किये गए हैं। 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 XI of M.V. Act, 1988 as amended from time to time.

जारीकर्ता कार्यालय का पूरा पता Full address of Issuing Office: MANDLA BUSINESS OFFICE
Hotel Astha Complex, State Bank of India Road, Civil Lines, Lalipur, Mandla, Madhya Pradesh
- 481661

जारी करने की तिथि Date of issue: 10/06/2025



कृते नेशनल इन्श्योरेंस कम्पनी लिमिटेड कम्पनी लिमिटेड
and on behalf of National Insurance Company Limited

FAST TAG NO: 261364009

विधिवत गठित अटॉर्नी (ओं) Duly Constituted Attorney(s)

टैक्स इनवॉयस/TAX INVOICE

Invoice Serial No: 30900A5PE0000332

Invoice Date: 10/06/2025

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
MANDLA BUSINESS OFFICE Hotel Astha Complex, State Bank of India Road,Civil Lines, Lalipur, Mandla,Madhya Pradesh - 481661
राज्य/State : 23 , Madhya Pradesh
जीएसटीआईएन नंबर/
GSTIN No : 23AAACN9967E1ZB

आदाता का विवरण Details Of Receiver : MR SACHIN KHARE

पता/Address : S/O NARESH CHANDRA KHARE, JWALAJI WARD NO. 21, KAYASTH MOHALLA MAHARAJPUR MANDLA
शहर/City : MANDLA,
जिला/District: MANDLA,
राज्य/State: MADHYA PRADESH,
पिन/PIN: 481661,

आपूर्ति राज्य का स्थान Place Madhya Pradesh
Of Supply State :
राज्य कोड/State Code : 23
जीएसटीआईएन नं.GSTIN No : NA
यूआयएन नं.UIN No : NA

सैक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/Total(₹)	छूट/ Disco unt	टैक्स योग्य मूल्य/ Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/ Kerala Flood Cess
					दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	राशि/Amount(₹)
997134	Motor vehicle insurance services	13,249	0%	13,249	9%	1,192	9%	1,192	0%	0	0
कुल TOTAL		13,249		13,249		1,192		1,192		0	0

कुल इनवॉयस मूल्य(अंकों में)/ Total Invoice Value (In figures): ₹ 15,633

कुल इनवॉयस मूल्य(शब्दों में)/Total Invoice Value (In words) : रूपए/Rupees Fifteen Thousand Six Hundred Thirty Three Only.


रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

E.&.O.E

कृते नेशनल
इन्श्योरेंस कंपनी लिमिटेड
For and on behalf of National Insurance Company
Limited

प्राधिकृत हस्ताक्षरकर्ता Authorized Signatory



	NATIONAL INSURANCE COMPANY LIMITED	
	CIN - U10200WB1906GOI001713	IRDAI Regn. No. - 58
	Annexure B	
	CUSTOMER INFORMATION SHEET	

SI No	TITLE	DESCRIPTION	Policy/ Clause No																								
1	Product Name	Commercial Vehicle Package Policy																									
2	Unique Id No. (UIN) allotted by IRDAI	IRDAN058RP0038V01100001																									
3	Structure	<ul style="list-style-type: none">Section I- Loss of or Damage to the Vehicle Insured: Indemnity basisSection II- Liability to Third Parties: As per Motor Vehicle ActSection III- Towing Disabled Vehicles: Indemnity basisSection IV- Personal Accident Cover for Owner-Driver: Benefit basis																									
4	Interests Insured	Commercial Vehicles																									
5	Sum Insured / Motor Insured Declared Value Scope	<p>Sum Insured, Insured's Declared Value (IDV) The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below). The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.</p> <p>The Schedule of Depreciation For Fixing IDV of the Vehicle</p> <table><tr><th>AGE OF THE VEHICLE</th><th>% OF DEPRECIATION FOR FIXING IDV</th></tr><tr><td>Not exceeding 6 months</td><td>5%</td></tr><tr><td>Exceeding 6 months but not exceeding 1 year</td><td>15%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>20%</td></tr><tr><td>Exceeding 2 years but not exceeding 3 years</td><td>30%</td></tr><tr><td>Exceeding 3 years but not exceeding 4 years</td><td>40%</td></tr><tr><td>Exceeding 4 years but not exceeding 5 years</td><td>50%</td></tr><tr><td>Exceeding 5 year but not exceeding 7 years</td><td>55%</td></tr><tr><td>Exceeding 7 year but not exceeding 8 years</td><td>60%</td></tr><tr><td>Exceeding 8 year but not exceeding 9 years</td><td>65%</td></tr><tr><td>Exceeding 9 year but not exceeding 10 years</td><td>70%</td></tr><tr><td>Exceeding 10 year but not exceeding 12</td><td>75%</td></tr></table>	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%	Exceeding 3 years but not exceeding 4 years	40%	Exceeding 4 years but not exceeding 5 years	50%	Exceeding 5 year but not exceeding 7 years	55%	Exceeding 7 year but not exceeding 8 years	60%	Exceeding 8 year but not exceeding 9 years	65%	Exceeding 9 year but not exceeding 10 years	70%	Exceeding 10 year but not exceeding 12	75%	Section I
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6	Policy Coverage	<p>Loss of or Damage to the Vehicle Insured: The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon</p> <ul style="list-style-type: none">i. By fire explosion self-ignition or lightning;ii. By burglary housebreaking or theft;iii. By riot and strike;iv. By earthquake (fire and shock damage);v. By flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;vi. By accidental external means;vii. By malicious act;viii. By terrorist activity;ix. Whilst in transit by road rail inland-waterway lift elevator or air;x. By landslide rockslide <p>Subject to a deduction for depreciation at the rates as mentioned in the Policy Terms & Conditions.</p> <p>Liability to Third Parties Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of:</p> <ul style="list-style-type: none">i. death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.ii. damage to property caused by the use (including the loading and/or unloading) of the vehicle. <p>Towing Disabled Vehicles The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; Provided always that</p>	<p>Section I</p> <p>Section II</p> <p>Section III</p>						

		<div>a) such towed vehicle is not towed for reward</div> <div>b) the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.</div> <div>Personal Accident Cover for Owner-Driver Section The Company undertakes to pay compensation for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury</div>	Section IV																																				
7	Add-on Cover	<table><thead><tr><th>Sr.No</th><th>Add-On</th><th>Description</th></tr></thead><tbody><tr><td>1</td><td>Invoice Protect</td><td>Pays the difference between the Current Invoice Price (Price of vehicle at the time of policy inception) of the Insured Vehicle and IDV along with First time Registration charges, Motor OD Premium paid and Road Tax, subject to a maximum of 10% of Current Invoice Price.</td></tr><tr><td>2</td><td>No Claim Bonus Protect</td><td>The percentage of NCB accrued, shall be maintained for up to two claims admissible under Section I</td></tr><tr><td>3</td><td>Engine Protect</td><td>Extend the Policy to cover repair of Engine /allied assemblies arising out of water ingress due to flood or failure due to leakage of lubricating oil</td></tr><tr><td>4</td><td>Nil Depreciation</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim</td></tr><tr><td>5</td><td>Nil Depreciation Plus (PCV)</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Passenger Carrying Vehicles, without payment of any additional excess.</td></tr><tr><td>6</td><td>Nil Depreciation Plus(GCV)</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim Good Carrying Vehicles, without payment of any additional excess.</td></tr><tr><td>7</td><td>Nil Depreciation Plus(Misc)</td><td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Miscellaneous Vehicles, without payment of any additional excess.</td></tr><tr><td>8</td><td>Road Side Assistance</td><td>Shall arrange to provide services such as Towing, Battery Jumpstart, Fuel re-filling, Spot repair etc. through third party service provider</td></tr><tr><td>9</td><td>Loss of Driving License and Vehicular Documents</td><td>Indemnify the Insured actual amount paid to concerned Gov. auth. for issuance of the duplicate document(s)</td></tr><tr><td>10</td><td>Consumables Protect</td><td>Covers cost of Consumables which are necessarily required to be replaced during the repair</td></tr><tr><td colspan="3">Note: Above is the list of all Add-ons available with Commercial Package Policy. The benefit/ coverage for the Add-ons shall be available subject to as opted by the Insured and mentioned in the</td></tr></tbody></table>	Sr.No	Add-On	Description	1	Invoice Protect	Pays the difference between the Current Invoice Price (Price of vehicle at the time of policy inception) of the Insured Vehicle and IDV along with First time Registration charges, Motor OD Premium paid and Road Tax, subject to a maximum of 10% of Current Invoice Price.	2	No Claim Bonus Protect	The percentage of NCB accrued, shall be maintained for up to two claims admissible under Section I	3	Engine Protect	Extend the Policy to cover repair of Engine /allied assemblies arising out of water ingress due to flood or failure due to leakage of lubricating oil	4	Nil Depreciation	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim	5	Nil Depreciation Plus (PCV)	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Passenger Carrying Vehicles, without payment of any additional excess.	6	Nil Depreciation Plus(GCV)	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim Good Carrying Vehicles, without payment of any additional excess.	7	Nil Depreciation Plus(Misc)	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim for Miscellaneous Vehicles, without payment of any additional excess.	8	Road Side Assistance	Shall arrange to provide services such as Towing, Battery Jumpstart, Fuel re-filling, Spot repair etc. through third party service provider	9	Loss of Driving License and Vehicular Documents	Indemnify the Insured actual amount paid to concerned Gov. auth. for issuance of the duplicate document(s)	10	Consumables Protect	Covers cost of Consumables which are necessarily required to be replaced during the repair	Note: Above is the list of all Add-ons available with Commercial Package Policy. The benefit/ coverage for the Add-ons shall be available subject to as opted by the Insured and mentioned in the			
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9	Exclusions	<p>Any accidental loss or damage and/or liability incurred shall not be covered if, the insured vehicle is used outside the permitted geographical area, is in violation of the Limitations as to Use or Driver's Clause. Additionally, claims resulting from Consequential loss, wear and tear, contractual liability, liability due to death in the course of employment, or death or injury while entering, riding, or leaving the vehicle are excluded. Any liability arising from war, invasion, foreign enemy actions, or nuclear weapons material shall also not be covered.</p> <p>For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.</p>																																					
10	Special Conditions & Warranties (if any)	There are no special conditions and warranties other than the conditions given in the policy	Refer to Policy Schedule for all terms and conditions																																				
11	Admissibility of Claim	<ul style="list-style-type: none"> Claim shall be admissible subject to policy terms and conditions Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. 																																					
12	Policy Servicing –	Helpline/ Toll free: 1800 345 0330																																					

	Claim Intimation and Processing	<p>Website: https://nationalinsurance.nic.co.in</p> <p>Details of designated company officials to be contacted in time of claim - To contact In-Charge Claim Servicing Office</p> <p>Details of procedure to be followed for cashless service as well as for reimbursement of claim:</p> <p>For both cashless and reimbursement claims, the insured needs to contact the concerned claims hub and provide documents as and when required by NICL. Insured shall readily get cashless if he/she approaches the cashless garages having tie ups with us (list of such garages are available on our website). In both cases, the repair invoice should be in the name of National Insurance Company Limited. In case of reimbursement basis, the amount for repair is to be paid by the insured to the garage first and then NICL shall reimburse the insured of the claim amount upon production of a genuine invoice. In case of cashless claims, the payment will be made directly to the garage by NICL.</p> <p>Link of Cashless garage: https://nationalinsurance.nic.co.in/info-desk/our-networks/cashless-garages</p> <p>Turn Around Time (TAT)</p> <p><u>Surveyor Appointment</u> – Within 24 hours</p> <p><u>Survey report to the insurer</u> - Within 15 days of appointment</p> <p><u>Claim Decision</u> – 7 days from receipt of Survey report or after expiry of fifteen days from allocation of the claim to the surveyor whichever is earlier.</p> <p>Escalation Matrix when TAT is not satisfied</p> <table><tr><td>Ist level</td><td>IIInd level</td><td>IIIrd level</td></tr><tr><td>In-Charge of Claim Servicing Office</td><td>Grievance Dept at RO</td><td>Grievance Dept at HO</td></tr></table>	Ist level	IIInd level	IIIrd level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
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13	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none">State the brief details of Protection of Policyholder's Interest - Circular on Protection of Policyholders' Interests, 2024 as introduced by IRDAI on 5th September 2024.Details of Grievance Officer of the Insurer - https://nationalinsurance.nic.co.inBima Bharosa Portal - https://bimabharosa.irdai.gov.in/Ombudsman - Website Link : https://www.cioins.co.in/							
14	Obligations of the Policyholder	<ul style="list-style-type: none">To disclose all information correctly as sought by the insurer at time of filling the Proposal form and Claim FormIncorrect or Non-disclosure of material information, including NCB of previous policy may affect the claim settlement.In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.The vehicular documents and DL of driver of the vehicle at the material time of loss, must be valid and effective.							

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

Signature of the Policyholder

Note:

- i. Insurer shall provide a web-link where the product related documents including the Customer Information Sheet are available on the website of the Insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.