



## UNITED INDIA INSURANCE COMPANY LIMITED

A-91/1,2ND FLOOR, OPPOSITE AYAKAR BHAWAN NH-16, SAHEED NAGAR BHUBANESWAR,  
KHURDA, ODISHA  
KHORDHA - 751007 ODISHA  
PH: (0674) 2572735 FAX: EMAIL:

**PRIVATE CAR -  
PACKAGE POLICY**  
**UIN: IRDAN545RP0047V01199900**  
**POLICY NO.: 2601043124P112919676**  
**VEHICLE NO.: BR - 01 - PL - 4097**

**PERIOD OF INSURANCE**  
**From 00:00 Hrs of 15/11/2024**  
**To Midnight of 14/11/2025**

*Insured*

**MR RANJEET KUMAR**

FLAT NO-202 YADUNANDAN APPTMENT, SADAKAT AASHRAM GOSAI TOLA, PATNA

800013  
PATNA  
BIHAR

**CONTACT NUMBER: 7488236386 (M)**

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

Agent Name	: CERTIGO INSURANCE BROKERS
Agent Code	: PRIVATE LIMITED
Mobile/Landline Number/Email	: BRC0001093
	: 9926920400
	: <a href="mailto:operations@certigoinsurance.com">operations@certigoinsurance.com</a>

The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uiic.co.in](http://www.uiic.co.in).

For any Information, Service Requests, Claim intimation and Grievances please write to [260104@uiic.co.in](mailto:260104@uiic.co.in)

Download Customer App([www.uiic.co.in](http://www.uiic.co.in)). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

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

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# UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE  
PRIVATE CAR PACKAGE POLICY  
UIN: IRDAN54SRP0047V01199900

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	2601043124P112919676	Certificate Number	2601043124P112919676
Customer Id	23362128312		
Name of the Insured	MR RANJEET KUMAR	Issuing Office Address	Code 260104
Address of the Insured	FLAT NO-202 YADUNANDAN APTMENT, SADAKAT AASHRAM GOSAI TOLA, PATNA 800013 PATNA BIHAR	A-91/1, 2ND FLOOR, OPPOSITE AYAKAR BHAWAN NH-16, SAHEED NAGAR BHUBANESWAR, KHURDA, ODISHA 751007 KHORDHA ODISHA	
Business/Occupation	None	Mobile No.- 7488236386	Telephone (0674) 2572735
Insured's Declared Value	₹ 800000		

Period of Insurance From 00:00 Hrs of 15/11/2024 To Midnight of 14/11/2025

## 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)							
BR - 01 - PL - 4097		No	2GDA416579MBJJB8EM701584232~0620	TOYOTA / INNOVA CRYSTA(2019 -) 2.4 G PLUS 8 STR	MPV	2020	2393	8

Registration Authority	Geographical Area
BR01 PATNA	INDIA

Amount in words: Twenty-eight thousand three hundred twelve 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 Trails  
f) Use in connection with Motor Trade

Premium:	₹ 23,993.00
IGST(18%):	₹ 4,319.00
Stamp Duty:	₹ 1.00
Total (Rounded Off) :	₹ 28,312.00
Receipt Number :	10126010424115170353
Receipt Date:	14/11/2024
DebitNote 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:	BRC0001093
CERTIGO INSURANCE	
BROKERS PRIVATE LIMITED	
Direct Business:	BD56045
BDIS Code:	
PRAJNALISA DHAL	

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: 14/11/2024



**PRIVATE CAR PACKAGE POLICY**  
**UIN: IRDAN545RP0047V01199900**

Policy No.	<b>2601043124P112919676</b>	Previous Policy No.	TIL/11010496
Insured Details	Customer Id	<b>23362128312</b>	
	Name	<b>MR RANJEET KUMAR</b>	
	Tel (O)	Tel (R)	Fax: 0
	Email	kunal_singh92@rediffmail.com	
	Business / Occupation	None	
Period of Insurance		From 00:00 Hrs of 15/11/2024 To Midnight of 14/11/2025	

Co-Insurance	Type
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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)									
<b>BR - 01 - PL - 4097</b>	No	2GDA416579	MBJJB8EM701584232~0620	<b>TOYOTA / INNOVA CRYSTA(2019 - ) 2.4 G PLUS 8 STR</b>	2020	MPV	2393	8	

Insured's Declared Value							
For Vehicle	For Trailer	Non Electrical Accessories	Electrical/Electronic Accessories	CNG Unit	LPG Unit	Total Value	
₹ <b>800000</b>	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 800000	

Registration Authority	Auto Association Membership No.	Geographical Area	Extension
BR01 PATNA		INDIA	

Amount in words: Twenty-eight thousand three hundred twelve 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.

**Limitations as to use**

The Policy covers use of the Vehicle for any purpose other than

- Hire or Reward
- Carriage of Goods (other than samples or personal luggage)
- Organized Racing
- Pace Making
- Speed Testing and Reliability Trails
- Use in connection with Motor Trade

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

**EXCLUSIONS :**

- Any accidental loss or damage or Liability / caused or sustained or incurred outside the geographical area.
- Any claim arising out of any contractual liability.
- 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.
- 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.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.
- 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 22,28**

Imposed Excess	0
Voluntary Excess	0
Compulsory Excess	2000

OWN DAMAGE		SCHEDULE OF PREMIUM (IN ₹)		LIABILITY	
<b>Basic premium on Vehicle and Accessories</b>					
A. Basic - OD	₹	8,023.20	B. Basic - TP	₹	7,897.00
<b>Total</b>	₹	8,023.20	<b>Total</b>	₹	7,897.00
<b>Add :</b>			<b>Add :</b>		
Nil Depreciation Without Excess	₹	8,023.20	LL to Paid Driver IMT 28	₹	50.00
<b>Sub Total (Additions)</b>	₹	8,023.20	<b>Sub Total (Additions)</b>	₹	50.00
<b>Gross OD(A)</b>	₹	16,046.00	<b>Gross TP(B)</b>	₹	7,947.00
			<b>Gross OD &amp; TP: (A) + (B)</b>	₹	23,993.00

**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](http://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	₹ 23,993.00	Receipt Number	10126010424115170353	Agency/Broker Code: CERTIGO INSURANCE BROKERS PRIVATE LIMITED	BRC0001093
IGST(18%):	₹ 4,319.00	Receipt Date	14/11/2024	Direct Business:	
Stamp Duty	₹ 1.00	DebitNote Number		BDIS Code: PRAJNALISA DHAL	BD56045
Total (Rounded Off)	₹ 28,312.00	Document Date			

<b>Customer GST/UIN No.:</b>		<b>Office GST No.:</b>	21AAACU5552C1ZV
<b>SAC Code:</b>	997134	<b>Invoice No. &amp; Date:</b>	3124I112919676 & 14/11/2024
<b>Amount Subject to Reverse Charges-NIL</b>			

**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>.**

Date of Proposal and Declaration: 14/11/2024  
 IN WITNESS WHEREOF, this policy has been signed at BO 2 BHUBANESWAR 260104 on this 14th day of November 2024.

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

Affix Policy Stamp here.

Duly Constituted Attorney:  
**Underwritten By - LAX56052 ( BO UW CUM CASHIER ) , Approved By - SAT60024(RO UNDERWRITER NEW)**

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