



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Standalone Motor Own Damage Policy for Private car - Enhanced Covers

UIN Number - IRDAN190RP0001V01201920

Policy Number :36060131232000003272

POLICY ISSUING OFFICE: BHATINDA BRANCH (360601), JOSHI COMPLEX OPP MANN GAS AGENCY 100FT ROAD NORTH ESTATE , , BATHINDA , PUNJAB , 151001. PHONE NUMBER:01642237484 FAX NUMBER:NA / NA Email:nia.360601@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME:Mrs. Nisha Goyal - (AG00146860), PHONE NUMBER: / / 9023242468 LAND/FAX NUMBER:9877525151/ EMAIL:narindergoyal.1308@gmail.com /	CLAIM CONTACT: Bathinda Non Suit Claim Hub (369002) ADDRESS: 2090,THE MALL,BATHINDA,151001 , , , PUNJAB , 151001. PHONE NUMBER: 1234567890 / MOBILE NUMBER: Email: ch369002@newindia.co.in
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INSURED DETAILS

Insured Name	ENGINEER CONSTRUCTIONS PVT LTD	Customer ID	POB0257198 (PAN No :NA)
Insured Address	SCF 134, IMPROVEMENT TRUST, ROSE GARDEN COMPLEX,BATHINDA,, BHATINDA ,PUNJAB, 151001	Contact Number	/ /
		Email	engineersbtd@gmail.com
		GSTIN	03AADCE0234A2ZO

POLICY DETAILS

Period of cover	07/12/2023 12:00:01 AM to 06/12/2024 11:59:59 PM	Receipt Number	36060181230000003868 - 06/12/23
Previous Insurer	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	Previous Policy Number	TCH/97664373
Related Bundled/Liability Policy No.:	TCH/97664373	Bundled/Liability Policy period:	07/12/2022 to 06/12/2025
Bundled/Liability Insurer:	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	PB-03-BG-0222	Chassis no./Engine Number	MBJBA3FS300837687- 1122/1GDA691326
Make / Model	TOYOTA/FORTUNER	Variant:	FORTUNER SIGMA 4(AT)
Year of manufacture	2022	Type of body / Type of Fuel	Station wagon/Diesel
Colour	SUPER WHITE	Cubic capacity(cc) /Wattage(kW):	2755cc
Seating capacity including Driver	7	Name of registration authority	Bhatinda
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
3300000	0	0	0	0	3300000

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	Return to Invoice Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	Yes
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No		

SCHEDULE OF PREMIUM

Own Damage

Policy No. : 36060131232000003272 Document generated by AG_0166348 at 2023/12/06 12:14:44.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievances, 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>.



Basic OD Premium	55160
(+)Consumable Items Cover Premium	4620
(+)Premium for nil depreciation cover	8910
Calculated OD Premium	68690
Total OD Premium in Rs	68690
Net Premium in Rs	68,690
GST in Rs	12,364
Total Payable in Rs	81,054
Total Payable in Rs(in words):	RUPEES EIGHTY-ONE THOUSAND FIFTY-FOUR ONLY
GSTIN(Issuing Office)	03AAACN4165C1Z1
SAC	997134 (Motor vehicle insurance services)
Limitation 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 f) Reliability Trials g)Any purpose in connection with Motor Trade	
Limits of Liability:Coverage is only for Own Damage of the vehicle and does not cover third party property damage/personal injury/TP death and any other Legal Liability.	
For individual covers (OD) in RS:3300000	Compulsory excess in Rs:2000
Imposed excess in Rs:0	Voluntary excess in Rs:0
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.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 68,690
SGST	9	6182
CGST	9	6182
IGST	0	0

In witness where of this policy has been signed at BHATINDA BRANCH on this 06/12/2023 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 ODWTOTADON/ODWTHADDON policy attached/available on the web site http://newindia.co.in ; IMT Endorsement Number(s) printed herewith attached .
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.
Anti Money Laundering Clause: In the event of a claim under the policy exceeding Rs 1lakh or a claim for refund of premium exceeding Rs 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 website.

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.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 06/12/2023

(Mr. Sumit Jain)
[Branch Manager]

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers



(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0001V01201920/A0003V01201920

ATTACHED TO AND FORMING PART OF POLICY NO. 36060131232000003272 Additional Premium: Rs. 8910

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: 06/12/2023

(Mr. Sumit Jain)
[Branch Manager]

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover Consumables Items Cover)

UIN Number - IRDAN190RP0001V01201920/A0010V01201920

ATTACHED TO AND FORMING PART OF POLICY NO. 36060131232000003272 Additional Premium: Rs.4620

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

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

For and on behalf of The New India Assurance Company Limited

Date of Issue: 06/12/2023

(Mr. Sumit Jain)
[Branch Manager]

Duly Constituted Attorney(s)

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.

Tax Invoice No : 36060123P0006187

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

