



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Bundled Motor Policy for Two Wheeler

UIN Number - IRDAN190RP0022V02201819

Policy Number :71350031250800017587

POLICY ISSUING OFFICE: ADYAR DIVISIONAL OFFICE (713500), NO.77, I AVENUE, INDIRA NAGAR, , ADYAR, , TAMIL NADU , 600020. PHONE NUMBER:04423456822 / 04424410532 FAX NUMBER:04423456821 / NA Email:nia.713500@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: Vizza Insurance Broking Services Pvt Ltd. - (BR00000152), PHONE NUMBER:3052222 / / LAND/FAX NUMBER:/ EMAIL:po_vizzainsbroker@vizzafin.com /	CLAIM CONTACT: CHENNAI (710001) ADDRESS: Macmillan House,2nd Floor, "B" Block 21,Patullos Road,Chennai 600002 , , TAMIL NADU , 600002. PHONE NUMBER: 0442888700 / MOBILE NUMBER: Email: ch71@newindia.co.in
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INSURED DETAILS

Insured Name	NISANTH A	Customer ID	POC9159448 (PAN No :NA)
Insured Address	NO 202 KOLLA METTU STREET VALLIPURAM KANCHEEPURAM,,, PONVILIANHAKALATHUR ,TAMIL NADU, 603405	Contact Number	/ / XXXXXX5299
		Email	OPSTEAM2024@GMAIL.COM
		GSTIN	NA

POLICY DETAILS

Period of cover	OD Cover 03/02/2026 06:36:18 PM to 02/02/2027 11:59:59 PM TP Cover 03/02/2026 06:36:18 PM to 02/02/2031 11:59:59 PM	Receipt Number	10000089250200103618 - 03/02/26
Previous Insurer	Not applicable	Previous Policy Number	NA

VEHICLE DETAILS

Registration Number	New Vehicle	Chassis no./Engine Number	MBLHAW472S6M04699/H A11F6S6M00343
Make / Model	HERO/SPLENDOR PLUS	Variant:	SELF ALLOY I3S BS VI(2020 - )
Year of manufacture	2026	Type of body / Type of Fuel	Metal/Petrol
Colour	AS PER RC	Cubic capacity(cc) /Wattage(kW):	97cc
Seating capacity including Driver	2	Name of registration authority	
Geographical Area / Zone	India	Name of the Financier	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Year	Duration	Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LP G kit	Total Value
First Year	03/02/2026 to 02/02/2027	75000	0	0	0	0	75000

SCHEDULE OF PREMIUM

Own Damage		Liability		
Basic OD Premium	189	Basic TP Premium (+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	770	275
Calculated OD Premium	189	Calculated TP Premium	1046	
Total OD Premium	189	Total TP Premium	4130	

Policy No. : 71350031250800017587 Document generated by QR\_RENEWAL at 2026/02/03 18:36:27.

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 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 <https://newindia.co.in>.



Net Premium in Rs		4,319
GST in Rs		778
Total Payable in Rs		5,097
Total Payable in Rs(in words):	RUPEES FIVE THOUSAND NINETY-SEVEN ONLY	
GSTIN(Issuing Office)	33AACN4165C4ZV	
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: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 Rs. 1,00,000		
For individual covers (OD) in RS:75000	Compulsory excess in Rs:100	
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.		
For all vehicles - 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.		

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
ARULDASS	56	PARENTS	NA	NA

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 4,319
SGST	9	389
CGST	9	389
IGST	0	0

In witness where of this policy has been signed at ADYAR DIVISIONAL OFFICE on this 03-FEB-26 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 Bundled 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.

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.

The compulsory Personal Accident cover opted is valid for a period of one year. Insured is required to renew the cover on due date to keep the cover active during policy period.

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: 03/02/2026

(Mrs. K. SHANTHI)  
[SRDIVISIONAL 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 : 71350025P0034819

**IRDA Registration Number: 190  
NIA PAN NUMBER: AAACN4165C**