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**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**

**Private Car Package Policy**

UIN Number - IRDAN190RP0042V01100001

Policy Number : 76270231250100026213

POLICY ISSUING OFFICE: PATTAMBI BRANCH OFFICE (762702), MT TOWER, KALPAKA STREET, MELE PATTAMBI, , KERALA, 679306. PHONE NUMBER: 04662213010 FAX NUMBER: NA / NA Email: nia.762702@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: Palakkad Non Suit Claim Hub (769009) ADDRESS: N S TOWERS, 1 ST FLOOR, NEAR STADIUM BUS STAND, COIMBATORE ROAD, PALAKKAD - 678013, , KERALA, 678013. PHONE NUMBER: 04912545643 / MOBILE NUMBER: Email: ch769009@newindia.co.in
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**INSURED DETAILS**

Insured Name	SHIJU S	Customer ID	PH33330611 (PAN No :NA)
Insured Address	S/O.STANLY N,SL COTTAGE,POWDIKONAM PO,ULIAZHATHURA,TRIVANDRUM,,, CHEMPAZHANTHY ,KERALA, 695587	Contact Number	/ / XXXXXX1184
		Email	CAB.TRIVANDRUM@GMAIL.COM
		GSTIN	NA

**POLICY DETAILS**

Period of cover	03/02/2026 08:42:07 PM to 02/02/2027 11:59:59 PM	Receipt Number	10000089250200105904 - 03/02/26
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	77000031240150085658

**VEHICLE DETAILS**

Registration Number	KL-01-BP-0808	Chassis no./Engine Number	MBJ11JV40074485530114/ 2KDU467073
Make / Model	TOYOTA/INNOVA	Variant:	2.5 GX E3 8S
Year of manufacture	2014	Type of body / Type of Fuel	Station Wagon/Wagon/Diesel
Colour	SUPER WHITE	Cubic capacity(cc) /Wattage(kW):	2494cc
Seating capacity including Driver	8	Name of registration authority	Thiruvananthapuram - KL 01
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/CNG/LPG kit	Total Value
550000	0	0	0		550000

**SCHEDULE OF PREMIUM**

Own Damage		Liability	
Basic OD Premium	2965	Basic TP Premium (+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000) (+)Legal Liability Premium for Paid Driver for 1 person(IMT - 28)	7897 275 50
Calculated OD Premium	2966	Calculated TP Premium	8222

Policy No. : 76270231250100026213 Document generated by QR\_RENEWAL at 2026/02/03 20:42:15.

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



Total OD Premium	2966	Total TP Premium	8222
Net Premium in Rs			11,188
GST in Rs			2,014
Total Payable in Rs			13,202
Total Payable in Rs(in words):	RUPEES THIRTEEN THOUSAND TWO HUNDRED TWO ONLY		

GSTIN(Issuing Office)	32AAACN4165C4ZX
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. 7,50,000	
For individual covers (OD) in RS:550000	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.	
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
NA	NA	NA	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 11,188
SGST	9	1007
CGST	9	1007
IGST	0	0
KERALA FLOOD CESS	0	0

In witness where of this policy has been signed at PATTAMBI BRANCH 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 Package policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 22,28.

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: 03/02/2026



(MR DHANUSH R)  
[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 : 76270225P0037754

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