



**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**

Private Car Package Policy - Enhanced Covers

UIN Number - IRDAN190RP0042V01100001

**Policy Number :76270231250300026226**

<b>POLICY ISSUING OFFICE:</b> <b>PATTAMBI BRANCH OFFICE (762702),</b> <b>MT TOWER, KALPAKA STREET , MELE</b> <b>PATTAMBI , ,</b> <b>KERALA , 679306.</b> <b>PHONE NUMBER:04662213010</b> <b>FAX NUMBER:NA / NA</b> <b>Email:nia.762702@newindia.co.in</b>	<b>BUSINESS CHANNEL/CPSC User:</b> <b>NAME:</b> <b>Vizza Insurance Broking Services Pvt Ltd. -</b> <b>(BR00000152),</b> <b>PHONE NUMBER:3052222 / /</b> <b>LAND/FAX NUMBER:/</b> <b>EMAIL:vizzainsbroker@vizza.com /</b>	<b>CLAIM CONTACT:</b> <b>Palakkad Non Suit Claim Hub (769009)</b> <b>ADDRESS: N S TOWERS ,I ST FLOOR , NEAR STADIUM</b> <b>BUS STAND,COIMBATORE ROAD , PALAKKAD -</b> <b>678013 , , , KERALA , 678013.</b> <b>PHONE NUMBER: 04912545643 /</b> <b>MOBILE NUMBER:</b> <b>Email: ch769009@newindia.co.in</b>
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**INSURED DETAILS**

<b>Insured Name</b>	<b>KIRAN C J</b>	<b>Customer ID</b>	<b>POC9155127 (PAN No :NA)</b>
<b>Insured Address</b>	<b>TC 42/330(1), MANALIVILAKOM, HNO: 50, PARAMBIL NAGAR, VALLAKKADAVU P.O, ,THIRUVANANTHAPURAM , THIRUVANANTHAPURAM ,KERALA, 695008</b>	<b>Contact Number</b>	<b>/ / XXXXXX3899</b>
		<b>Email</b>	<b>YOUNGINDIAPROTECTION @GMAIL.COM</b>
		<b>GSTIN</b>	<b>NA</b>

**POLICY DETAILS**

<b>Period of cover</b>	<b>07/02/2026 12:00:01 AM to 06/02/2027 11:59:59 PM</b>	<b>Receipt Number</b>	<b>10000089250200107915 - 04/02/26</b>
<b>Previous Insurer</b>	<b>GO DIGIT GENERAL INSURANCE CO. LTD</b>	<b>Previous Policy Number</b>	<b>D185609107</b>

**VEHICLE DETAILS**

<b>Registration Number</b>	<b>KL-01-CX-8199</b>	<b>Chassis no./Engine Number</b>	<b>MZ7GD58EA6H009095/22 B01A10149241</b>
<b>Make / Model</b>	<b>MG/ZS EV</b>	<b>Variant:</b>	<b>EXCLUSIVE</b>
<b>Year of manufacture</b>	<b>2023</b>	<b>Type of body / Type of Fuel</b>	<b>SUV/BATTERY</b>
<b>Colour</b>	<b>CANDY WHITE</b>	<b>Cubic capacity(cc) /Wattage(kW):</b>	<b>130kW</b>
<b>Seating capacity including Driver</b>	<b>5</b>	<b>Name of registration authority</b>	<b>Thiruvananthapuram - KL 01</b>
<b>Geographical Area / Zone</b>	<b>India</b>	<b>Name of the Financier</b>	
<b>Cover Note No/Cover Note Issue Date:</b>	<b>/</b>	<b>Automobile Association membership</b>	<b>none</b>
<b>FASTag ID:</b>			

**INSURED DECLARED VALUE (in Rs)**

<b>Vehicle</b>	<b>Trailer</b>	<b>Non-Elec Acc</b>	<b>Electrical Acc</b>	<b>Bi-fuel/CNG/LPG kit</b>	<b>Total Value</b>
<b>1800000</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>1800000</b>

<b>Cover Description</b>	<b>Cover Opted</b>	<b>Cover Description</b>	<b>Cover Opted</b>	<b>Cover Description</b>	<b>Cover Opted</b>
<b>Additional Towing Charges</b>	<b>No</b>	<b>Engine Protection Cover</b>	<b>No</b>	<b>Cover</b>	<b>No</b>
<b>No Claim Bonus Protection Cover</b>	<b>No</b>	<b>Loss of Contents Cover</b>	<b>No</b>	<b>Road Tax</b>	<b>No</b>
<b>High Value PA Cover</b>	<b>No</b>	<b>Personal Belongings Cover</b>	<b>No</b>	<b>Consumable Items Cover</b>	<b>Yes</b>
<b>Nil Depreciation</b>	<b>Yes</b>	<b>Roadside Assistance Cover</b>	<b>No</b>	<b>Key Protect Cover</b>	<b>No</b>
<b>Tyre and Alloy Cover</b>	<b>No</b>	<b>Hybrid Protect Cover</b>	<b>No</b>	<b>Battery Protect Cover</b>	<b>No</b>
<b>Wall Mounted Charger</b>	<b>No</b>				

Signature Not  
Verified  
Digitally signed  
by BHASKAR  
REDDY  
Date: 2026.02.04  
08:51:34 +05'30'  
IST

Policy No. : 76270231250300026226 Document generated by QR\_RENEWAL at 2026/02/04 08:51:34.  
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>.



Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS
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#### SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (-)(#)Total NCB Discount(50%) (+)Consumable Items Cover Premium (+)Premium for nil depreciation cover	6017 3008.7 3780 11052.72	Basic TP Premium (+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000) (+)Legal Liability Premium for Paid Driver for 1 person(IMT - 28)	6712 275 50
Calculated OD Premium	17841	Calculated TP Premium	7037
Total OD Premium	17841	Total TP Premium	7037
Net Premium in Rs			24,878
GST in Rs			4,478
Total Payable in Rs			29,356
Total Payable in Rs(in words):		RUPEES TWENTY-NINE THOUSAND THREE HUNDRED FIFTY-SIX 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:1800000		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
none	0	NA	none	none

#### 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 24,878
SGST	9	2239
CGST	9	2239
IGST	0	0
KERALA FLOOD CESS	0	0

In witness where of this policy has been signed at PATTAMBI BRANCH OFFICE on this 04-FEB-26WARRANTED 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

The policy is subject to PCEC endorsement attached.

Date of Issue: 04/02/2026

(MR DHANUSH R)  
[Branch Manager]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "  
(Endorsement Wording for Add on cover - NIL Depreciation)  
UIN Number - IRDAN190RP0042V01100001 /A0002V03201112

PRIVATE CAR INSURANCE POLICY - ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 76270231250300026226 Additional Premium: Rs. 11052.72

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.
3. The claims under this Add On Cover will be paid up to maximum of specified number of times or unlimited nos. (as mentioned in Policy schedule) during the policy period of Own Damage Coverage. This Add On Cover policy will not be valid once the Insured has claimed for the specified number of times mentioned in the policy schedule.

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: 04/02/2026

(MR DHANUSH R)  
[Branch Manager]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "  
(Endorsement Wording for Add on cover Consumables Items Cover)  
UIN Number - IRDAN190RP0042V01100001/A0058V03201819

ATTACHED TO AND FORMING PART OF POLICY NO. 76270231250300026226 Additional Premium: Rs3780



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: 04/02/2026

(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 : 76270225P0037774

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