



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

UIN Number - IRDAN190RP0001V01201920

Policy Number : 72150231252000002779

POLICY ISSUING OFFICE: VADAVALLI (721502), 226, MARUTHAMALAI MAIN ROAD, P.N. PUDUR, PERUMAL KOVIL BUS STOP, COIMBATORE 641041, , , TAMIL NADU, 641041. PHONE NUMBER: 04222441123 FAX NUMBER: NA / NA Email: nia.721502@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: COIMBATORE (720001) ADDRESS: 594, Obli Towers, 1st floor, D.B.Road, R.S.Puram, Coimbatore-641 002, , , TAMIL NADU , 641002. PHONE NUMBER: 04222546006 / MOBILE NUMBER: Email: ch72@newindia.co.in
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INSURED DETAILS

Insured Name	RAMALINGAM CONSTRUCTIONCOMPANY P LTD	Customer ID	POC7100003 (PAN No :NA)
Insured Address	N R TOWERS NO.175/2,SOUTH STATE,BANK NAGAR CHETTIPALAYAM, ERODE, ERODE , TAMIL NADU, 638002	Contact Number	/ / XXXXX2345
		Email	vadivelan@viztec.co.in
		GSTIN	33AAECR2808N1Z9

POLICY DETAILS

Period of cover	15/11/2025 12:00:01 AM to 14/11/2026 11:59:59 PM	Receipt Number	72150281250000001170 - 13/11/25
Previous Insurer	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	Previous Policy Number	TIL/11208583
Related Bundled/Liability Policy No.:	TIL/11208583	Bundled/Liability Policy period:	15/11/2024 to 14/11/2027
Bundled/Liability Insurer:	ICICI LOMBARD GENERAL INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	TN-86-R-2811	Chassis no./Engine Number	MBJAB3EM204556355-08 24/2GDA825431
Make / Model	TOYOTA/INNOVA CRYSTA	Variant:	2.4 Z 7 STR
Year of manufacture	2024	Type of body / Type of Fuel	Station Wagon/Wagon/Diesel
Colour	NA	Cubic capacity(cc) /Wattage(kW):	2393cc
Seating capacity including Driver	7	Name of registration authority	Erode West
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
2284298	0	0	0		2284298

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	Yes	Return to Invoice Cover	Yes
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	Yes
Tyre and Alloy Cover	Yes	Hybrid Protect Cover	No	Battery Protect Cover	No
Wall Mounted Charger	No				

Policy No. : 72150231252000002779 Document generated by 35915 at 2025/11/13 20:19:37.

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>.



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

Own Damage	
Basic OD Premium	11453
(-)(#)Total NCB Discount(20%)	2290.69
(+)Consumable Items Cover Premium	2923.9
(+)Engine Protect Cover Premium	4157.42
(+)Key Protect Cover Premium	250
(+)Premium for nil depreciation cover	7720.93
(+)Return to Invoice Cover Premium	8040.73
(+)Tyre and Alloy Cover Premium	5710.75
Calculated OD Premium	37967
Total OD Premium in Rs	37967
Net Premium in Rs	37,967
GST in Rs	6,834
Total Payable in Rs	44,801
Total Payable in Rs(in words):	RUPEES FORTY-FOUR THOUSAND EIGHT HUNDRED ONE ONLY
GSTIN(Issuing Office)	33AAACN4165C4ZV
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:2284298	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.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 37,967
SGST	9	3417
CGST	9	3417
IGST	0	0

In witness where of this policy has been signed at VADAVALLI on this 13-NOV-25
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.

Date of Issue: 13/11/2025

For and on behalf of The New India Assurance Company Limited

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/A0003V02201920

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.
72150231252000002779 Additional Premium: Rs. 7720.93

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.
 4. 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: 13/11/2025

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers (Endorsement Wording for Add on cover - Return to Invoice cover)

UIN Number - IRDAN190RP0001V01201920/A0005V02201920

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.
72150231252000002779 Additional Premium: Rs.8040.73

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 pay the On Road Price of the Insured vehicle as on date of purchase, in the Occurrence of any Constructive Total Loss/Total Loss /Theft Claim.

On Road Price Includes:

1. Total Ex-Showroom Price- It includes Ex-Showroom Price as on Date of purchase and any other Accessories Price paid by Insured at the time of purchasing the Car and included in IDV.
 2. Road Tax- Road Tax amount paid to RTO by Insured for the Car at the time of purchase of car.
 3. Registration Charges - Registration charges paid by Insured to RTO for the Car at the time of purchase.
 4. First Year Insurance Premium- First Year Own Damage and Third Party insurance premium paid for the Car.
- In case of change of ownership due to sale of subject vehicle, for any Constructive Total Loss/Total Loss/Theft claim, only the purchase cost incurred by the new buyer/owner will be payable subject to purchase proof along with value (Rs.) confirmation.
- 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: 13/11/2025

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover Key Protect)

UIN Number - IRDAN190RP0001V01201920/A0011V01201920

PRIVATE CAR PACKAGE POLICY ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.
72150231252000002779 Additional Premium: Rs. 250

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 the Insured the cost incurred towards repairing/ replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/ lock set (including lock mechanism) & keys including locksmith charges during the Policy Period.

Terms and Conditions:

- i) Only one claim will be payable during the policy period.
- ii) A claim resulting from burglary or theft is supported by an acknowledgement from the Police Authority.
- iii) The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
- iv) Replacement of key(s) would be done only for broken or damaged keys.
- v) In case of theft/burglary/misplace/loss of key(s) , entire set comprising of key, lock and lockset would be replaced.



Exclusions:

- Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
- Any loss or damage to the lock or lockset prior to the loss or theft of keys.
- Any loss or damage covered under the manufacturer's warranty.
- Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.
- Any consequential losses.

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: 13/11/2025

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers

(Endorsement Wording for Add on cover - Tyre & Alloy)

UIN Number - IRDAN190RP0001V01201920/A0012V01201920

PRIVATE CAR PACKAGE POLICY ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.

72150231252000002779 Additional Premium: Rs. 5710.75

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 pay for repair and/or replacement of tyres damaged due to cut, burst, bulge or continuous running under deflated condition. The company also undertakes to pay for replacement of standalone tyre/alloy/rim if damaged or deformed.

There will be maximum of 4 tyres and/or 4 alloys/rims replacements available in a policy term.

The company liability would not exceed the following, based on the unused tread depth of respective tyre:

Unused tread depth of ≥ 7 mm 100% cost of new tyre

Unused tread depth of ≥ 5 mm to 7 mm 75% of cost of new tyre

Unused tread depth of ≥ 4 mm to 5 mm 50% of cost of new tyre

Unused tread depth of ≤ 4 mm 25% of cost of new tyre

This cover shall be provided for vehicles running on RFT (tubeless) tyres only.

Exclusions:

- Cost of replacement to be restricted to Genuine Parts/ Specifications (Tyre/Alloy/Rim).
- For vehicle age greater than 1 year (when cover is availed for the first time) any loss or damage within first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy.
- Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
- Minor damage or scratch not affecting the functioning of Tyre/Alloy/Rim.

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: 13/11/2025

Duly Constituted Attorney(s)

"ENGINE PROTECT ADD ON COVER UNDER PRIVATE CAR INSURANCE POLICIES"

(Endorsement Wording for Add on cover - Engine Protect Cover)

UIN Number - IRDAN190RPMT0036V02202425/A0007V02202425

PRIVATE CAR INSURANCE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 72150231252000002779

Additional Premium: Rs. 4157.42236

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 the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicles under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle.

Terms and Conditions:

- For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
- In case of accidental external means resulting in loss or damage to the vehicles under carriage, indemnification under this add-on would be made only when there is evidence of such damage leading to oil leakage and resulting in damage to Engine and Engine Parts and/or



Gear Box and Gear Box Parts and/or Transmission or Differential Parts Assembly.
iii) This cover will also pay for the cost of lubricants oil/coolant lost due to leakage.
iv) No additional deductible under this extension of the Cover.

Exclusions:

- a) Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Any claims related to loss or damage due to normal wear and tear.

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: 13/11/2025

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. 72150231252000002779 Additional Premium: Rs2923.90144

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: 13/11/2025

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 : 72150225P0004452

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C