



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Private Car Package Policy

UIN Number - IRDAN190RP0042V01100001

Policy Number : 76130031240100017666

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| POLICY ISSUING OFFICE: CALICUT DO II (761300), SHAFEEER COMPLEX , OPP: YMCA , KANNUR ROAD , KERALA , 673001. PHONE NUMBER: 04952366734 / 04952368724 FAX NUMBER: 04952366886 / nia.761300@newindia.co.in Email: nia.761300@newindia.co.in | BUSINESS CHANNEL/CPSC User: NAME: MOHAMMED. A - (2D5603132) Ranjini K - (NIAAG00119839), PHONE NUMBER: / / 9387423878 LAND/FAX NUMBER: / EMAIL: kktopstar101@gmail.com / | CLAIM CONTACT: Calicut Non Suit Claim Hub (769003) ADDRESS: 5/86 M, FIRST FLOOR, FAIRMONT BUILDING, ERANHIPALAM, WAYNAD ROAD, KOZHICODE, 673006 , , KERALA , 673006. PHONE NUMBER: 04952766040 / MOBILE NUMBER: Email: ch769003@newindia.co.in |
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INSURED DETAILS

| | | | |
|-----------------|--|----------------|-------------------------|
| Insured Name | MUHAMMED NIJAS T.H . | Customer ID | PO90995888 (PAN No :NA) |
| Insured Address | S/O. MOIDEEN KOYA T. CMERIKUNNU POST KURUVATTUR KOZHICODE, KOZHICODE,, KOZHICODE ,KERALA, 673012 | Contact Number | / / XXXXXX4847 |
| | | Email | nijazmd@gmail.com |
| | | GSTIN | NA |

POLICY DETAILS

| | | | |
|------------------|--|------------------------|------------------------------------|
| Period of cover | 26/08/2024 12:00:01 AM to 25/08/2025 11:59:59 PM | Receipt Number | 76130081240000018699 - 24/08/24 |
| Previous Insurer | THE NEW INDIA ASSURANCE COMPANY LTD. | Previous Policy Number | 761300312301000015519 |

VEHICLE DETAILS

| | | | |
|---|----------------------|--------------------------------------|---------------------------------------|
| Registration Number | KL-11-BU-7102 | Chassis no./Engine Number | MBJ53NEE004014883- 0613/1ND1330091 |
| Make / Model | TOYOTA/COROLLA ALTIS | Variant: | Motor Car |
| Year of manufacture | 2013 | Type of body / Type of Fuel | Saloon/Diesel |
| Colour | SILVER | Cubic capacity(cc) /Wattage(kW): | 1364cc |
| Seating capacity including Driver | 5 | Name of registration authority | Kozhikode |
| 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 |
|---------|---------|--------------|----------------|---------------------|-------------|
| 220000 | 0 | 0 | 0 | | 220000 |

SCHEDULE OF PREMIUM

| Own Damage | | Liability | |
|--|--------|--|------|
| Basic OD Premium | 1849 | Basic TP Premium | 3416 |
| (-)(#)Calculated Discount for Anti-Theft Devices | 46.22 | (+)Compulsory PA Premium for Owner Driver(Sum | 275 |
| (-)(#)Total NCB Discount(35%) | 630.86 | Insured Rs 1500000)(+)Legal Liability Premium for Other | 50 |
| | | Employees(1)(+)Legal Liability Premium for Paid | 50 |
| | | Driver(1)(+) Additional TP Premium for CNG/LPG/Bi- Fuel | |
| Calculated OD Premium | 1172 | Calculated TP Premium | 3791 |
| Total OD Premium | 1172 | Total TP Premium | 3791 |

Policy No. : 76130031240100017666 Document generated by AG_0124215 at 2024/08/24 12:26:40.

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>.



| | |
|--------------------------------|---|
| Net Premium in Rs | 4,963 |
| GST in Rs | 894 |
| Total Payable in Rs | 5,857 |
| Total Payable in Rs(in words): | RUPEES FIVE THOUSAND EIGHT HUNDRED FIFTY-SEVEN 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:220000 | Compulsory excess in Rs:1000 |
| 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. | |

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 4,963 |
| SGST | 9 | 447 |
| CGST | 9 | 447 |
| IGST | 0 | 0 |
| KERALA FLOOD CESS | 0 | 0 |

In witness where of this policy has been signed at CALICUT DO II on this 24/08/2024 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/Liability policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 10,22,29.

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: 24/08/2024



(Mrs ANCHANA SASIDHARAN)
[DIVISIONAL 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 : 76130024P0021662

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C