



UNITED INDIA INSURANCE COMPANY LIMITED
K 31 CONNAUGHT PLACE, CONNAUGHT PLACE NEW DELHI, NEW DELHI, DELHI
NEW DELHI - 110001 DELHI
PH: (011) 23414357 FAX: ; EMAIL:

**PRIVATE CAR
LIABILITY ONLY POLICY
POLICY NO.:0407033122P112392676
VEHICLE NO.:TN - 24 - F - 4077**

PERIOD OF INSURANCE
From 00:00 Hrs of 26/02/2023
To Midnight of 25/02/2024

Insured
PAVITHRAN S
BANGALORE, KARNATAKA
560063
BANGALORE
KARNATAKA
CONTACT NUMBER: 9043459472 (M)

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name	: PHONEPE INSURANCE BROKING
Agent Code	: SERVICES PVT LTD
Mobile/Landline Number/Email	: BRC0001062
	: 8068727888 / (80) 68727888
	: insurance-support@phonepe.com

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 040703@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : PHONEPE @ 25/02/2023 9:06:04 AM



**PRIVATE CAR
LIABILITY ONLY POLICY
SCHEDULE**

Policy No.		0407033122P112392676		Previous Policy No.		N/A	
Insured Details		Customer Id		23189852458			
		Name		PAVITHRAN S			
		Tel (O)		Tel (R)		Fax:	
						Mobile: 9043459472	
		Email		pavithranvel@gmail.com			
		Business / Occupation		Others			
Period of Insurance			From 00:00 Hrs of 26/02/2023 To Midnight of 25/02/2024				
Co-Insurance	Type						

Particulars of Vehicle Insured													
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Year of Mfg	Type of Body	Cubic Capacity/KW	Seating including driver				
Vehicle	Trailer (if any)												
TN - 24 - F - 4077		No	3CJ90270	MA6AB605D94089790	CHEVROLET / TAVERA(2005 - 2012) NY B1 7 STR BS III	2009	Sedan	2499	7				
Registration Authority		Auto Association Membership No.			Geographical Area	Extension							
TN24 KRISHNAGIRI					INDIA								
Amount in words: Seven thousand eight hundred ninety-seven rupees only													
Persons or classes of persons entitled to drive													
Any person including Insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.													
Limitations as to use					Premium:		₹	7,897.00					
The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Hire or Reward b) Carriage of Goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing and Reliability Trails f) Use in connection with Motor Trade					IGST(18%):		₹	1,421.00					
					Stamp Duty:		₹	1.00					
					Total (Rounded Off):		₹	9,318.00					
					Receipt Number :		10104070322114276407						
					Receipt Date:		25/02/2023						
					DebitNote Number:								
					Document Date:								
Limits of Liability					Agency/Broker Code:		BRC0001062						
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988 Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000					PHONEPE INSURANCE BROKING SERVICES PVT LTD								
					Direct Business:								
					Development Officer Code:								

This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto

SCHEDULE OF PREMIUM (IN ₹)

B. Basic - TP	₹	7,897.00
Total	₹	7,897.00
Gross TP(B)	₹	7,897.00
Total Liability Premium	₹	7,897.00

WARRANTED THAT IN CASE OF DISHONOUR OF PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO".

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 THE CLAUSE HEADED "**AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**". FOR LEGAL INTERPRETATION, ENGLISH VERSION WILL HOLD GOOD.

Customer GST/UIN No.:		Office GST No.:	07AAACU5552C1ZL
SAC Code:	997134	Invoice No. & Date:	3122I112392676 & 25/02/2023
Amount Subject to Reverse Charges-NIL			

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.

Note:-With reference to IRDAI circular no IRDAI/NL/CIR/MOTP/170/10/2018 dated 09/10/2018 and as per the declaration given in the proposal form by owner driver Compulsory Personal Accident (CPA) cover is removed, since he/she is not holding a valid driving license.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 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's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 25/02/2023

IN WITNESS WHEREOF, this policy has been signed at BO K 31 040703 on this 25th day of February 2023.

**For and On behalf of
United India Insurance Co. Ltd.**

**Duly Constituted Attorney:
Underwritten By - PHONEPE (ADMIN)**

Affix Policy
Stamp here.

**PRIVATE CAR
LIABILITY ONLY POLICY**

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of :-

(i) death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,

(ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option (a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that

A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum as per schedule during any one period of insurance.

B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

(a) the owner-driver is the registered owner of the vehicle insured herein.

(b) the owner-driver is the insured named in this policy.

(c) the owner-driver holds an effective driving licence, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of :

1. any accidental loss damage and/or liability caused sustained or incurred outside the geographical area.
2. any claim arising out of any contractual liability.
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
(a) being used otherwise than in accordance with the 'Limitations as to Use'

or

(b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.

4. (i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

(ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material

6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

3. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.

4. The Company may at any time cancel the policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force. The policy may also be cancelled at any time by the insured on seven days' notice by recorded delivery and (provided no claim has arisen during the currency of the policy) the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

5. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.

6. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute /difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

8. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original Policy

IMT ENDORSEMENTS :



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE PRIVATE CAR LIABILITY ONLY POLICY

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	0407033122P112392676			Certificate Number	0407033122P112392676				
Customer Id	23189852458			Issuing Office	Code		040703		
Name of the Insured	PAVITHRAN S			Address					
Address of the Insured	BANGALORE, KARNATAKA 560063 BANGALORE KARNATAKA			K 31 CONNAUGHT PLACE, CONNAUGHT PLACE NEW DELHI, NEW DELHI, DELHI NEW DELHI DELHI					
Business/Occupation	Others		Mobile No.- 9043459472		Telephone		(011) 23414357		
Insured's Declared Value ₹ 0									
Period of Insurance				From 00:00 Hrs of 26/02/2023 To Midnight of 25/02/2024					
Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)								
TN - 24 - F - 4077		No	3CJ90270	MA6AB605D94089790	CHEVROLET / TAVERA(2005 - 2012) NY B1 7 STR BS III	Sedan	2009	2499	7
Registration Authority		Geographical Area							
TN24 KRISHNAGIRI		INDIA							
Amount in words: Seven thousand eight hundred ninety-seven rupees only									
Persons or classes of persons entitled to drive									
Any person including Insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.									
Note:- 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.									
Limitations as to use									
The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Hire or Reward b) Carriage of Goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing and Reliability Trails f) Use in connection with Motor Trade				Premium:		₹		7,897.00	
				IGST(18%):		₹		1,421.00	
				Stamp Duty:		₹		1.00	
				Total (Rounded Off):		₹		9,318.00	
				Receipt Number :				10104070322114276407	
				Receipt Date:				25/02/2023	
				DebitNote Number:					
				Document Date:					
Limits of Liability				Agency/Broker Code: BRC0001062					
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988				PHONEPE INSURANCE BROKING SERVICES PVT LTD					
Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000				Direct Business: Development Officer Code:					

Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

For and On behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney:

Date of Issue: 25/02/2023

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(ARCHIVED POLICY)