



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE  
Bundled Motor Policy for Two Wheeler

UIN Number - IRDAN190RP0022V01201819

|                          |   |  |  |
|--------------------------|---|--|--|
| <b>Insured's Details</b> |   | <b>Policy Details</b>  |  |
| Insured's Name:          | AKSHT JAIN PREM KUMAR JAIN  | Policy number:   | 45020031190900014264   |
| Customer ID:             | PO74844509 (PAN No :NA)   | Period of cover:   | OD Cover 25/10/2019 10:56:52 AM to 24/10/2020 11:59:59 PM(1 Year)<br>TP Cover 25/10/2019 10:56:52 AM to 24/10/2024 11:59:59 PM(5 Year) |
| Insureds Address:        | 5 AMAR SINGH MARG UJJAIN,,<br>UJJAIN ,MADHYA PRADESH, 456001  | Registration no.   | New Vehicle  |
| Prev. Policy no.         | NA  | Make/Model:  | BAJAJ/PULSAR 125   |
| Email:                   |   | Receipt no.  | 45020081190000017817 - 25/10/19  |
| Phone Number :           | / / 7000834749  | Fax Number :   | NA / NA  |
| GSTIN/UIN                | NA / NA   |  |  |
| <b>Issuing office</b>    |   | <b>New India Contact</b>   |  |
| Address                  | UJJAIN D.O. (450200),<br>UJJAIN D.O. , 30, BHARATPURI, ADMN. BLK , UJJAIN ,<br>MADHYA PRADESH , 456001. | Agent / Corp. Agent /<br>Broker / Banc<br>Assurance / Referral<br>Code - Name /<br>POS/IMF/SPECIFIED<br>PERSON/Designated<br>Person for MISP |  |
| Phone no                 | 07344060993 / 07344070992   | Phone no   | NA   |
| Fax no.                  | NA / NA   | Fax no.  | NA   |
| Email                    | nia.450200@newindia.co.in   | Email  | NA   |
| Claim Contact            | UJJAIN D.O. (450200)  | Development officer<br>level Name/Code/Web<br>Aggregator   | DIRECT CODE 038 - (2D10672872)   |
|                          |   | Claim Contact Detail   | UJJAIN D.O.,30, BHARATPURI, ADMN.<br>BLK,UJJAIN;07344060993/07344070992/   |
| GSTIN                    | 23AAACN4165C1ZZ   |  |  |
| SAC                      | 997139 (Other non-life insurance services excl RI)  |  |  |

|   |              |  |                               |
|---|--------------|--|-------------------------------|
| <b>Geographical Area / Zone:</b>            |              | <b>Policy Details</b>                    |                               |
| India/B                                     |              | <b>Year of manufacture:</b>              | 2019                          |
| <b>Name of the Financier:</b>               |              | <b>Chassis no./Engine no.:</b>           | MD2B64BY8KRF24252/DHYRKF59060 |
| <b>Type of fuel:</b>                        | Petrol       | <b>Cubic capacity ( cc)/Wattage(kW):</b> | 125cc                         |
| <b>Type of body:</b>                        | Metal/Petrol | <b>Variant:</b>                          | DISC CBS BS-IV                |
| <b>Seating capacity including Driver:</b>   | 2            | <b>Colour:</b>                           | GREY BLUE                     |
| <b>Automobile Association membership:</b>   | none         | <b>Name of registration authority:</b>   |                               |
| <b>Cover Note No/Cover Note Issue Date:</b> | /            |  |                               |

| IDV (in ₹) |         |              |                |             |             |
|------------|---------|--------------|----------------|-------------|-------------|
| Vehicle    | Trailer | Non-Elec Acc | Electrical Acc | Bi-fuel kit | Total Value |
| 63806      | 0       | 0            | 0              | 0           | 63806       |

| Cover Description               | Cover Opted | Cover Description       | Cover Opted |
|---------------------------------|-------------|-------------------------|-------------|
| Consumable Items Cover          | No          | Engine Protection Cover | No          |
| Return to Invoice Cover         | No          | Road Tax                | No          |
| No Claim Bonus Protection Cover | No          | Nil Depreciation Cover  | Yes         |

| Bifurcated IDV/Cover        |  |
|-----------------------------|--|
| Enhancement Cover - ₹ 63806 |  |

| Own Damage      |     | Liability  |      |
|-----------------|-----|--|------|
| Basic OD Cover  |     | Basic TP Cover   |      |
|                 |     | Compulsory PA cover for Owner Driver<br>(Sum Insured ₹15,00,000)(25/10/2019 to 24/10/2020) |      |
| OD Premium in ₹ | 398 | TP Premium in ₹  | 3560 |

Signature Not  
Verified

Digitally signed  
by Srinivasan  
Valdeswaran  
Date: 2019.10.25  
For 100650163

Policy No. : 45020031190900014264 Document generated by MS\_MNSHREE at 25/10/2019 10:56:54 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

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



|                               |   |
|-------------------------------|---|
| Net Premium in ₹:             | 3958  |
| GST in ₹:                     | 712   |
| Total Payable in ₹:           | 4670  |
| Total Payable in ₹(in words): | RUPEES FOUR THOUSAND SIX HUNDRED SEVENTY ONLY |

| Limitations as to use  | Limits of Liability   |
|--|---|
| 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 | 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 ₹ 1,00,000 |
|  | For Individual covers (OD) In ₹:  |
|  | 63806   |
|  | Imposed excess in ₹:  |
|  | 0   |
|  | Voluntary excess in ₹:  |
|  | 0   |
|  | Compulsory excess in ₹:   |
|  | 100   |

**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(₹) | Nominee | Relationship |
|------|--------------|---------|--------------|
| none | 0            | NA      | NA           |

**Premium and GST Details**

|         | Rate of Tax | Amount in INR |
|---------|-------------|---------------|
| Premium |             | ₹ 3958.00     |
| SGST    | 9           | 356           |
| CGST    | 9           | 356           |
| IGST    | 0           | 0             |

In witness where of this policy has been signed at Mumbai on this 25/10/2019  
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 22,25.

**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.


The compulsory Personal Accident cover opted is valid for a period of one year. Insured is required to renew the cover on due date to keep the cover active during policy period.

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. NIA S.T.REGN No: AAACN4165CST178.

For and on behalf of The New India Assurance Company Limited

The policy is subject to TWEC endorsement attached.

Date of Issue: 25/10/2019

  
(Mr. Rajendra Kumar Jain)  
[Divisional Manager]





MAINA SHREE MOTORS  
DEWAS ROAD, NEAR HOTEL ASHRAY, UJJAIN, UJJAIN, MADHYA  
PRADESH, INDIA

Duly Constituted Attorney(s)

TW EC-1

**TWO WHEELER PACKAGE POLICY - ENHANCED COVERS**  
(Endorsement Wording for Add on cover - Nil Depreciation)  
UIN Number - IRDAN190RP0022V01201819/A0031V01201819

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "TWO WHEELER PACKAGE POLICY - ENHANCED COVERS" IS PROVIDED WITH ADD ON COVER - NIL DEPRECIATION:

TWO WHEELER PACKAGE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.  
45020031190900014264 Additional Premium: ₹ 76.5672

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 to the effect that in the event of any partial loss claim admissible under this policy, no depreciation shall be deducted for the replaced parts payable under the claim.

Subject to the condition that the above said coverage shall be applicable only for first two partial loss claims admitted and payable under the policy relating to an accident during the policy period.

Further No claim shall be payable:

1. For any extra fittings and / or any internal improvements in the policy other than provided by the manufacturer in the vehicle originally.
2. In relation to any accident occurring in any geographical area outside India.
3. If the vehicle is more than five years old from the date of first purchase of the new two wheeler from the dealer.
4. If the vehicle is in excluded category;

- a) Sports model Two wheeler
- b) Racer model Two wheeler
- c) Imported model Two wheeler

5. After the first two admissible claims under the Enhanced Cover during the current policy period.

**Excess:**

From the second year age of the vehicle, additional excess of ₹ 200/- will be deducted from the claim amount in respect of each claim.

If anytime the Package Policy Enhanced Cover is transferred to a new owner, the Enhanced Cover provided will become non-operational from the date of such transfer, in which case pro-rata refund shall be made to the original insured subject to there being no claim admissible during the current period of the policy.

All other terms and conditions of the within mentioned policy shall remain unaltered.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 25/10/2019

(Mr. Rajendra Kumar Jain)  
[Divisional Manager]

Duly Constituted Attorney(s)

Tax Invoice No : 45020019P0019542

IRDA Registration Number: 190