



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy

UIN Number - IRDAN190RP0044V01100001

Policy Number :34020031240100004118

POLICY ISSUING OFFICE: BAREILLY (340200), IIND FLOOR, RAGHUVANSHI COMPLEX , 85-A, CIVIL LINES , BAREILLY , UTTAR PRADESH , 243001. PHONE NUMBER:0581-2477764 / 2571677 FAX NUMBER:NA / NA Email:nia.340200@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: R.L. KHANDUJA - (1D9771693) Mr. Arvind Kumar Kakkar - (NIA1D9769443), PHONE NUMBER: / / 9837386800 LAND/FAX NUMBER:/ EMAIL:arvind.kakkar68@gmail.com / arvind.kakkar@yahoo.in	CLAIM CONTACT: Bareilly Non Suit Claim Hub (349001) ADDRESS: IIND FLOOR, RAGHUVANSHI COMPLEX , 85-A, CIVIL LINES , BAREILLY- 243001 , , , UTTAR PRADESH , 243001. PHONE NUMBER: 123456 / MOBILE NUMBER: Email: ch349001@newindia.co.in
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INSURED DETAILS

Insured's Name	B. K. TRANSPORT	Customer ID	POB0318287 (PAN No :BRZPA8565P)
Insured's Address	692 JANAKPURI AVASVIKAS,,, BAREILLY ,UTTAR PRADESH, 243001	Contact Number	/ / XXXXXX4593
		Email	
		GSTIN	NA

POLICY DETAILS

Period of cover	08/12/2024 12:00:01 AM to 07/12/2025 11:59:59 PM	Receipt Number	34020081240000003823 - 06/12/24
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	34020031230100003512

VEHICLE DETAILS

Geographical Area / Zone:	India/C	Year of manufacture:	2023
Type of Commercial Vehicles:	A - Goods Carrying	Sub Type:	Other than 3 wheeler - Public Carrier
Name of the Financier:	ICICI BANK LTD.,	Chassis no./Engine no.:	230171/455237
Type of fuel:	Diesel	Cubic capacity (CC):	0
Type of body:	Open	Gross Vehicle Weight (GVW):	16371
Make/Model:	EICHER/PRO2114	Registration no.	UP-25-GT-0770
Seating capacity including Driver:	2	Variant:	PRO2114 HSD
Automobile Association membership:		Colour:	AA
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Bareilly
FASTag ID:			

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
1900000	0	0	0		1900000

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	4919	Basic TP Premium	35313
(+)Additional premium for GVW above 12000KG	178.2		0
(-)Calculated NCB Discount(20%)	1172.38	(+)LL to paid driver conductor cleaner employed for oprn	100
(+)Loading for Inclusion of IMT 23	764.6	(+)LL under WCA for carriage of more than six employees(excluding the Driver)(1)	50
(+) Additional OD Premium for Bi-Fuel/CNG/LPG	0		

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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>.



Calculated OD Premium	4690	Calculated TP Premium	35463
Total OD Premium (Rs)	4690	Total TP Premium (Rs)	35463
Net Premium (Rs)			40,153
GST (Rs)			5,110
Total Payable (Rs)			45,263
Total Payable in Rs(in words):	RUPEES FORTY-FIVE THOUSAND TWO HUNDRED SIXTY-THREE ONLY		

GSTIN(Issuing Office)	09AAACN4165C4ZM
SAC	997134 (Motor vehicle insurance services)

Limitation as to use: The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988. The Policy does not cover use FOR a) Organised racing b) Pace Making c) Reliability Trials d) Speed Testing

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:1900000	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
none	0	none	none	none

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
NA	NA	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs4840
SGST	9	436
CGST	9	436
IGST	0	0
Premium		Rs35313
SGST	6	2119
CGST	6	2119
IGST	0	0

In witness where of this policy has been signed at BAREILLY on this 06-DEC-24
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 21,23,39A,40,5.

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: 06/12/2024

For and on behalf of The New India Assurance Company Limited

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 : 34020024E0006797

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C