

**पॉलिसी संख्या Policy Number:**  
**500600312510001345**

जारीकर्ता कार्यालय **Issuing Office**  
कार्यालय कोड Office Code: 500600  
कार्यालय का पत्र Office Address: CHENNAI  
BUSINESS OFFICE VI 25, Mamatha Complex,  
Whites Road, Royapettah, Chennai, - 600014.  
State Code: 33 , Tamil Nadu  
जीएसटीआईएन/GSTIN: 33AACN9967E1ZA  
संपर्क संख्या/Contact Number: 44 28520499  
मोबाइल नंबर/Mobile Number: 0

व्यवसाय केंद्र Business Source: 846641

विक्रय चैनल कोड Sales Channel Code: 9000172120  
नाम Name: Mr S Jesudoss  
संपर्क संख्या Contact Number: 9941903806  
  
UIN No: IRDAN058RP0037V01100001  
Customer Care Toll Free Number:  
**1800 345 0330**  
email:customer.support@nic.co.in



ग्राहक का नाम Customer Name: MR ANANTHA PATHMANABAN V  
पता Address: NO.6/ 2682, NO.1018/3, SOWRASHTRA STREET,  
MARIAMMAN KOIL, THANJAVUR, शहर/City: THANJAVUR, ज़िला/District:  
THANJAVUR, राज्य/State: TAMIL NADU, पिन/ PIN: 613001.  
सेटा/Cell: \*\*\*\*\*77

ग्राहक आई.डी Customer ID: 9540187738 | पैन PAN: \*\*\*\*\*9Q  
फोन Phone: \*\*\*\*\*77  
ई-मेल E-Mail: \*\*\*\*\*na@gmail.com

पॉलिसी प्रभावी समय घंटे, को Policy Effective from effect time **00:00** hours, on 08/11/2025 की अर्धात्रि तक to midnight of 07/11/2026

प्रीमियम Premium	₹ 1,129.00	कवर नोट सं. व तारीख Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 102.00		
एसजीएसटी/स्टूटीजीएसटी/SGST/UTGST	₹ 102.00	प्रस्ताव संख्या व तारीख Proposal Number and Date	8800251031621990 Dt. 31/10/2025
आईजीएसटी/IGST	₹ 0.00		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00		
वसूली योग्य स्टॉप ड्यूटी Recoverable Stamp Duty	₹ 0.00	रक्षीद संख्या व तारीख Receipt Number and Date	500600812510003195 Dt. 31/10/2025
<b>कुल राशि Total Amount</b>	<b>₹ 1,333.00</b>	पिछली पॉलिसी संख्या व समाप्ति तिथि Previous Policy Number and Expiry Date	500600312410001499 और/and Dt.07/11/2025

(रूपए/Rupees One Thousand Three Hundred Thirty Three केवल Only.)

#### वाहन का विवरण Vehicle Details

वाहन का आई.डी.वी/Vehicle IDV	NA	पंजी. संख्या Regn. Number	<b>TN-49-AE-7066</b>
आई.डी.वी IDV(साईड कार Sidecar)	NA	इंजन व एम/सी सं. Engine or M/c No.	JC36E9579342
इलेक्ट्रिकल एक्सेसरी Electrical Accessories	NA	चैसिस संख्या Chassis Number	ME4JC366BA8390748
गैर इलेक्ट्रिकल उपकरण Non Electrical Accessories	NA	पंजीकरण अधि. Regn. Authority	<b>Thanjavur</b>
फाइबर ग्लास टैंक Fiber Glass Tank	NA	भौगोलिक क्षेत्र Geographical Area	भौगोलिक क्षेत्र India
सीएनजी/एलपीजी यूनिट CNG/LPG Unit	NA	बनावट Make	HONDA
		मॉडल Model	<b>CB SHINE (2006-2023) 217019</b>
अति. टाविंग शुल्क Addl. Towing Charges	NA	वेरिएंट Variant	<b>DRUM BS VI (2006-2023)</b>
सी.सी - जी.भी डब्ल्यू CC / GVW	125	वाहन की श्रेणी/Class of Vehicle	Motor Cycle
ईंधन का प्रकार / Type of Fuel	PETROL		
लाइसेंस सिटिंग/वहन की क्षमता क्षमता Licensed Seating / Carrying Capacity	2	द्वाचा का प्रकार/रंग Body Type / Color	PILLION/Blue
निर्माण वर्ष Year of Mfg.	2010	खरीदने की तारीख / Date of Purchase	26/03/2010

पॉलिसी संख्या **Policy Number:****500600312510001345**जारीकर्ता कार्यालय **Issuing Office**कार्यालय कोड **Office Code: 500600**कार्यालय का पता **Office Address: CHENNAI****BUSINESS OFFICE VI 25, Mamatha Complex,  
Whites Road, Royapettah, Chennai,, - 600014.**राज्य कोड/**State Code: 33, Tamil Nadu**जीएसटीआईएन/**GSTIN: 33AACN9967E1ZA**संपर्क संख्या/**Contact Number: 44 28520499**मोबाइल संख्या **/Mobile Number: 0**व्यवसाय स्रोत **Business Source: 846641**विक्रय चैनल कोड **Sales Channel Code: 9000172120**नाम **Name: Mr S Jesudoss**संपर्क संख्या **Contact Number: 9941903806****Customer Care Toll Free Number: 1800 345****0330**email:**customer.support@nic.co.in**प्रीमियम की अनुसूची **Schedule of Premium**

स्व-शक्ति <b>Own Damage</b>	(₹)	विधिक दायित्व <b>Legal Liability</b>	(₹)
Personal Accident	415.00	कानूनी देयता आवरण/Legal Liability Cover	714.00
कुल Total	NA	CNG/LPG Kit	NA
		व्यक्तिगत दुर्घटना/Personal Accident	415.00
		कुल/Total	1,129.00

वाहन स्व-शक्ति बीमा विवरण **Vehicle Own Damage Insurance Details**

नो व्हेम बोनस % No Claim Bonus%	0	Loss of Accessories Covered	No
इंपोर्जड एक्सेस Imposed Excess	₹ 0.00	CNG/LPG Kit	No

तृतीय पक्ष बीमा विवरण **Third Party Insurance Details**

पॉलिसी के अनुच्छेद II-I(i) और अनुच्छेद II-I(ii) के तहत Limit of liability under section II-I(i) and section II-I(ii)	समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 की आवश्यकता को पूरा करने के लिए आवश्यक राशि Such amount as is necessary to meet the requirement as per Motor vehicles Act 1988 as amended from time to time
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व्यक्तिगत दुर्घटना बीमा विवरण **Personal Accident Cover Details**मूल बीमा राशि **CSI**

वाहन का मालिक चालक PA of Owner driver of the vehicle	₹ 15,00,000.00
Nominee: MRS. LOGANAYAKI, DAUGHTER, 45	
अनानं पार्टी Unnamed passengers	₹ 2,00,000.00
1 व्यक्ति person	

प्रारंभिक अनुच्छेद, पृष्ठांकन और वारंटी Clauses, Endorsements and Warranties Applicable: IMT16,17

आईआरडीएआई परिपत्र संदर्भ के अनुसार: IRDAI/NL/CIR/MISC/188/10/2023, दिनांक: 27/10/2023, मध्यस्थता खंड को पॉलिसी से हटा दिया गया माना जाएगा/ As per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023, Arbitration Clause shall be deemed deleted from the policy

## उपयोग की सीमाएँ/Limitations as to Use :

Use only for social, domestic and pleasure purposes and for the insured's business or profession. The Policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods(other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade.

ड्राइव करने का हकदार व्यक्ति या व्यक्तियों का वर्ग/Persons or Class 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.

The policy does not cover liability for death,bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii);(b) and (c) of the Motor Vehicle Act,1988 as amended from time to time"

समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

**महत्वपूर्ण सूचना/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 the reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 as amended from time to time is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"

**TP Rate Revision Notice:** For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

पॉलिसी संख्या **Policy Number:****500600312510001345**जारीकर्ता कार्यालय **Issuing Office**कार्यालय कोड **Office Code: 500600**कार्यालय का पता **Office Address: CHENNAI****BUSINESS OFFICE VI 25, Mamatha Complex,  
Whites Road, Royapettah, Chennai,, - 600014.**राज्य कोड/**State Code: 33 , Tamil Nadu**जीएसटीआईएन/**GSTIN: 33AACN9967E1ZA**संपर्क संख्या/**Contact Number: 44 28520499**मोबाइल संख्या /**Mobile Number: 0**व्यवसाय स्रोत **Business Source: 846641**विक्रय चैनल कोड **Sales Channel Code: 9000172120**नाम **Name: Mr S Jesudoss**संपर्क संख्या **Contact Number: 9941903806****Customer Care Toll Free Number:1800 345****0330**email:**customer.support@nic.co.in**

उपरोक्त उल्लिखित कार्यालय पते पर विधिवत रूप से प्राधिकृत अधोहस्ताक्षरी को साक्षी मानकर दिनांक 08 November 2025 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों को एक अनुबंध के रूप में एक साथ पढ़ा जाएगा और पॉलिसी के किसी भी हिस्से या अनुसूची में संलग्न कोई भी शब्द या अभिव्यक्ति, जो विशेष अर्थ प्रकट करता हो, जहां भी प्रकट हो समान अर्थ बहन करेगा। यह वारंटी दी जाती है कि प्रीमियम चेक की अस्वीकृति की स्थिति में, यह पॉलिसी आरंभ होने की तारीख से ही स्वतः निरस्त माना जाएगा।

**IN WITNESS WHEREOF,** the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this **08 November 2025**. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that **IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

## Ombudsman Details:

Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, Chennai- 600018.  
Tel.: 044 - 24333668 / 24333678  
Email: bimalokpal.chennai@cioins.co.in.

स्टाम्प झूटी  
**Stamp  
Duty:  
(₹ 0.50 )**

कृते  
नेशनल इन्श्योरेन्स कंपनी लिमिटेड  
**For and on behalf of National Insurance  
Company Limited**

प्रवीन कुमार गुप्ता / Praveen Kumar Gupta  
मुख्य नियन्त्रक / Chief Manager  
नेशनल इन्श्योरेन्स कंपनी लिमिटेड  
नेशनल इन्श्योरेन्स कंपनी लिमिटेड /  
नेशनल इन्श्योरेन्स कंपनी लिमिटेड / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता **Authorized Signatory**



पॉलिसी संख्या **Policy Number:****500600312510001345**जारीकर्ता कार्यालय **Issuing Office**कार्यालय कोड **Office Code: 500600**कार्यालय का पता **Office Address: CHENNAI****BUSINESS OFFICE VI 25, Mamatha Complex,  
Whites Road, Royapettah, Chennai,, - 600014.**राज्य कोड/**State Code: 33, Tamil Nadu**जीएसटीआईएन/**GSTIN: 33AACN9967E1ZA**संपर्क संख्या/**Contact Number: 44 28520499**मोबाइल संख्या /**Mobile Number: 0**व्यवसाय स्रोत **Business Source: 846641**विक्रय चैनल कोड **Sales Channel Code: 9000172120**नाम **Name: Mr S Jesudoss**संपर्क संख्या **Contact Number: 9941903806****Customer Care Toll Free Number: 1800 345****0330**email:**customer.support@nic.co.in**बीमा प्रमाण-पत्र **CERTIFICATE OF INSURANCE**समय-समय पर संशोधित केंद्रीय मोटर वाहन नियम 1989 के फार्म 51 **Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time**प्रमाण-पत्र **Certificate** 500600312510001345  
No.:

IYI

बीमित वाहन का विवरण <b>Particulars of vehicle insured</b>							
पंजी सं. Reg. Mark, No. & Place of Registration	इ. व. नं. सं. Engine No. & Chassis No	बनावट, मोडल Make, Model & Variant	निर्माण वर्ष Year of Manufacture	ब्रह्मी का प्रकार Type of Body	सी सी C.C	यात्री क्षमता Seating capacity	प्रीमियम Premium(₹)
TN-49-AE-7066/Thanjavur	JC36E9579342 ME4JC366BA8390748	HONDA, CB SHINE (2006-2023) 217019 & DRUM BS VI (2006-2023).	2010	PILLION	125	2	₹ 1,129.00
पंजीयन अधिकारी का नाम Name of Registration Authority					Thanjavur		
बीमित का नाम व पता Name & Address of Insured					MR ANANTHA PATHMANABAN V.NO.6/ 2682, NO.1018/3, SOWRASHTRA STREET, MARIAMMAN KOIL, THANJAVUR, THANJAVUR, TAMIL NADU, 613001. 9994301377		
वाहन मालिक का मान्य मोबाइल नंबर Validated Mobile number of the vehicle owner					India		
भौगोलिक क्षेत्र Geographical Area					BUSINESS		
व्यवसाय या पेशा /Business or Profession					बजे दिनांक से मध्य राति दिनांक तक From 00:00 O' Clock on 08/11/2025.		
बीमा के प्रारंभ होने की प्रभागी तिथि Effective date of commencement of Insurance for the purpose of Act.					मध्यराति को/Midnight on: 07/11/2026		

ड्राइविंग कल्पना**ड्राइविंग कल्पना के अधिकृत व्यक्ति या व्यक्तियों का समूह** DRIVER'S CLAUSE:PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE

बीमित सहित कोई भी व्यक्ति, वहाँ कि दुर्घटना के समय ड्राइव करने वाले व्यक्ति के पास प्रभावी ड्राइविंग लाइसेंस हो तथा उसे इस तरह के लाइसेंस प्राप्त करने से अधोग्य घोषित नहीं किया गया हो। वहाँ यह भी कि यदि व्यक्ति के पास प्रभावी लाइसेंस हो तो वह वाहन चला सकता है तथा ऐसा व्यक्ति समय-समय पर संशोधित केंद्रीय मोटर वाहन नियम, 1989 के नियम 3 की आवश्यकताओं की पूर्ण करता हो। 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.

प्रयोगार्थ सीमाएँ **LIMITATIONS AS TO USE**

सामाजिक, धरेतू और आनंदपूर्ण उद्देश्यों तथा बीमाधारक के बीमा व्यवसाय या पेशा हेतु केवल उपयोग करें। पॉलिसी मोटर व्यवसाय के संबंध में किसी भी उद्देश्य हेतु उपयोग या किसी व्यवसाय या किसी व्यापार के साथ भाड़ा या रिवाई, ट्यूशन, रेसिंग, पेस मैरिंग, विश्वसनीयता परीक्षण, गति परीक्षण, माल वहन (नमूना या व्यक्तिगत सामान के अलावा) के उपयोग को आवृत्ति नहीं करती है। Use only for social, domestic and pleasure purposes and for the insured's business or profession. The Policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods(other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade.

The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii);(b) and (c) of the Motor Vehicle Act,1988 as amended from time to time" समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृद्यु, शरीरिक चोट या शक्ति के लिए देवता को कवर नहीं करती है।

## TP RATE REVISION NOTICE

For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

मैं/हम एवं द्वारा प्रमाणित करते हैं कि पॉलिसी जिससे यह प्रमाण-पत्र संबंधित है एवं यह बीमा प्रमाण-पत्र समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 के अध्याय XI के प्रावधानों के अनुसार जारी किये गए हैं। 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 XI of M.V. Act, 1988 as amended from time to time.

जारीकर्ता कार्यालय का पूरा पता Full address of Issuing Office: CHENNAI BUSINESS OFFICE VI  
25, Mamatha Complex, Whites Road, Royapettah, Chennai,, - 600014  
जारी करने की तिथि Date of issue:31/10/2025

कृते नेशनल इन्श्योरेन्स कम्पनी लिमिटेड कम्पनी लिमिटेड  
and on behalf of National Insurance Company Limited

प्रवीन कुमार गुप्ता / Praween Kumar Gupta  
नेशनल इन्श्योरेन्स कम्पनी लिमिटेड  
नेशनल इन्श्योरेन्स कम्पनी लिमिटेड  
प्रावीन कुमार गुप्ता / HEAD OFFICE  
प्रावीन कुमार गुप्ता / HEAD OFFICE

विधिवत गठित अटॉर्नी (ओ) **Duly Constituted Attorney(s)**

## टैक्स इनवॉयस/TAX INVOICE

Invoice Serial No: 30528A5PE0001345

Invoice Date: 31/10/2025

## आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इंश्योरेन्स कंपनी लिमिटेड/National Insurance Company Limited.,  
 CHENNAI BUSINESS OFFICE VI 25, Mamatha Complex, Whites Road, Royapettah, Chennai, - 600014  
 राज्य/State : 43 , Tamil Nadu  
 जीएसटीआईएन नंबर/ GSTIN No : 33AACN9967E1ZA  
 GSTIN No :

## आदाता का विवरण Details Of Receiver : MR ANANTHA PATHMANABAN V

पता/Address : NO.6/ 2682, NO.1018/3, SOWRASHTRA STREET, MARIAMMAN KOIL, THANJAVUR  
 शहर/City : THANJAVUR,  
 ज़िला/District: THANJAVUR,  
 राज्य/State: TAMIL NADU,  
 पिन/PIN: 613001,

आपूर्ति राज्य का स्थान Place      Tamil Nadu  
 Of Supply State :  
 राज्य कोड/State Code : 43  
 जीएसटीआईएन नं.GSTIN No : NA  
 यूआयएन नं. UIN No : NA

सैक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/Total( ₹)	छूट/ Disco unt	टैक्स योग्य मूल्य/ Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/ Kerala Flood Cess राशि/Amount(₹)
					दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	
997134	Motor vehicle insurance services	1,129	0%	1,129	9%	102	9%	102	0%	0	0
<b>कुल TOTAL</b>		<b>1,129</b>		<b>1,129</b>		<b>102</b>		<b>102</b>		<b>0</b>	<b>0</b>

कुल इनवॉयस मूल्य(अंकों में) / Total Invoice Value (In figures): ₹ 1,333

कुल इनवॉयस मूल्य(शब्दों में) Total Invoice Value (In words) : रुपए/Rupees One Thousand Three Hundred Thirty Three Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

## E.&amp;O.E

कृते नेशनल  
 इंश्योरेन्स कंपनी लिमिटेड  
 For and on behalf of National Insurance Company  
 Limited

प्रभावी कुमार गुप्ता / Preman Kumar Gupta  
 मुख्य प्रबन्धक / Chief Manager  
 नेशनल इंश्योरेन्स कंपनी लिमिटेड  
 प्रमाण वापरालय / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता Authorized Signatory



 <b>NATIONAL INSURANCE COMPANY LIMITED</b> CIN - U10200WB1906GOI001713 IRDAI Regn. No. - 58 <b>Annexure B</b> <b>CUSTOMER INFORMATION SHEET</b>
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SI No	TITLE	DESCRIPTION	Policy / Clause No
1	<b>Product Name</b>	Two Wheeler Liability Only Policy	
2	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	IRDAN058RP0037V01100001	
3	<b>Structure</b>	<ul style="list-style-type: none"> <li>• Section I - Liability to Third Parties: As per Motor Vehicle Act</li> <li>• Section II - Personal Accident Cover for Owner-Driver: Benefit basis</li> </ul>	
4	<b>Interests Insured</b>	Two Wheeler Owners	
5	<b>Sum Insured / Motor Insured Declared Value Scope</b>	<b>Liability Only</b>	
6	<b>Policy Coverage</b>	<p>Liability to Third Parties 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 vehicle against all sums which the Insured shall become legally liable to pay in respect of :-</p> <p>I. death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act.</p> <p>II. damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.</p> <p><b>Personal Accident Cover for Owner-Driver Section</b> The Company undertakes to pay compensation for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle 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</p>	<b>Section I</b>
7	<b>Add-on Cover</b>	NIL	<b>Refer to Policy Schedule</b>
8	<b>Loss Participation</b>	Not Applicable	
9	<b>Exclusions</b>	<p>Any liability incurred shall not be covered if, the insured vehicle is in violation of the Limitations as to Use or Driver's Clause. Additionally, claims resulting from contractual liability, liability due to death in the course of employment, or death or injury while entering, riding, or leaving the vehicle are excluded. Any liability arising from war, invasion, foreign enemy actions, or nuclear weapons material shall also not be covered.</p> <p>For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.</p>	
10	<b>Special Conditions and Warranties (if any)</b>	There are no special conditions and warranties other than the conditions given in the policy	<b>Refer to Policy Schedule for all terms &amp; condition</b>
11	<b>Admissibility of Claim</b>	<ul style="list-style-type: none"> <li>• Claim shall be admissible subject to policy terms and conditions</li> <li>• 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.</li> </ul>	
12	<b>Policy Servicing – Claim Intimation and Processing</b>	<ul style="list-style-type: none"> <li>• Helpline/ Toll free: 1800 345 0330</li> <li>• Website: <a href="https://nationalinsurance.nic.co.in">https://nationalinsurance.nic.co.in</a></li> <li>• Details of designated company officials to be contacted in time of claim - To contact In-Charge Claim Servicing Office</li> </ul>	

		<ul style="list-style-type: none"> <li>• Cashless /reimbursement does not apply to Liability Only</li> <li>• <b>Turn Around Time (TAT)</b> for claim settlement - TAT shall be as per Act /regulatory requirements</li> <li>• Escalation Matrix when TAT is not satisfied</li> </ul> <table border="1"> <thead> <tr> <th>Ist level</th><th>IIInd level</th><th>IIIrd level</th></tr> </thead> <tbody> <tr> <td>In-Charge of Claim Servicing Office</td><td>Grievance Dept at RO</td><td>Grievance Dept at HO</td></tr> </tbody> </table>	Ist level	IIInd level	IIIrd level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
Ist level	IIInd level	IIIrd level							
In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO							
13	<b>Grievance Redressal and Policyholders Protection</b>	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest - Circular on Protection of Policyholders' Interests, 2024 as introduced by IRDAI on 5th September 2024.</li> <li>• Details of Grievance Officer of the Insurer - <a href="https://nationalinsurance.nic.co.in/info-desk/grievance">https://nationalinsurance.nic.co.in/info-desk/grievance</a></li> <li>• Bima Bharosa Portal - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></li> <li>• Ombudsman - <a href="https://www.cioins.co.in/">https://www.cioins.co.in/</a></li> </ul>							
14	<b>Obligations of the Policyholder</b>	<ul style="list-style-type: none"> <li>• To disclose all information correctly as sought by the insurer at time of filling the Proposal form and Claim Form</li> <li>• Incorrect or Non-disclosure of material information, including NCB of previous policy may affect the claim settlement.</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</li> <li>• The vehicular documents and DL of driver of the vehicle at the material time of loss, must be valid and effective.</li> </ul>							

**Declaration by the Policyholder:**

I have read the above and confirm having noted the details.

**Place:**

**Date:**

**Signature of the Policyholder**

**Note:**

- I. Insurer shall provide a web-link where the product related documents including the Customer Information Sheet are available on the website of the Insurer.
- II. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- III. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.