

पॉलिसी अनुसूची Policy Schedule - Motor - Two Wheelers - Liability Only		 नेशनल इन्श्योरेन्स National Insurance <i>Trusted Since 1906</i>
पॉलिसी संख्या Policy Number: 500600312510001345	व्यवसाय स्रोत Business Source: 846641	
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 500600	विक्रय चैनल कोड Sales Channel Code: 9000172120	
कार्यालय का पता Office Address: CHENNAI BUSINESS OFFICE VI 25, Mamatha Complex, Whites Road, Royapettah, Chennai., - 600014.	नाम Name: Mr S Jesudoss	
State Code: 33 , Tamil Nadu जीएसटीआईएन/GSTIN: 33AAACN9967E1ZA	संपर्क संख्या Contact Number: 9941903806	
संपर्क संख्या/Contact Number: 44 28520499 मोबाइल नंबर/Mobile Number: 0	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	ग्राहक आई.डी Customer ID: 9540187738	पैन PAN: *****9Q
पता Address: NO.6/ 2682, NO.1018/3, SOWRASHTRA STREET, MARIAMMAN KOIL, THANJAVUR, शहर/City: THANJAVUR, जिला/District: THANJAVUR, राज्य/State: TAMIL NADU, पिन/ PIN: 613001.	फोन Phone: *****77	
सेल/Cell: *****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 अर्धरात्रि तक to midnight of 07/11/2026			
प्रिमियम Premium	₹ 1,129.00	कवर नोट सं. व तारीख Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 102.00	प्रस्ताव संख्या व तारीख Proposal Number and Date	8800251031621990 Dt. 31/10/2025
एसजीएसटी/यूटीजीएसटी/SGST/UTGST	₹ 102.00		
आईजीएसटी/IGST	₹ 0.00		
कम:जीएसटी, टीडीएस / Less:GST_TDS	₹ 0.00		
वसूली योग्य स्टॉप ड्यूटीRecoverable Stamp Duty	₹ 0.00	रसीद संख्या व तारीख Receipt Number and Date	500600812510003195 Dt. 31/10/2025
कुल राशि Total Amount	₹ 1,333.00	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	TN-49-AE-7066
आई.डी.वी IDV(साइड कार Sidecar)	NA	इंजन व एम/सी सं.Engine or M/c No.	JC36E9579342
इलेक्ट्रिकल एक्सेसरी Electrical Accessories	NA	चेसिस संख्याChassis Number	ME4JC366BA8390748
गैर इलेक्ट्रिकल उपकरणNon Electrical Accessories	NA	पंजीकरण अधि.Regn. Authority	Thanjavur
फाइबर ग्लास टैंक Fiber Glass Tank	NA	भौगोलिक क्षेत्र Geographical Area	इंडिया India
सीएनजी/एलपीजी यूनिटCNG/LPG Unit	NA	बनावट Make	HONDA
		मॉडल Model	CB SHINE (2006-2023) 217019
अति. टाविंग शुल्कAddl. Towing Charges	NA	वेरिएंट Variant	DRUM BS VI (2006-2023)
सी.सी - जी.भी डब्बल्यू CC / GVW	125	वाहन की श्रेणी/Class of Vehicle	Motor Cycle
ईंधन का प्रकार / Type of Fuel	PETROL		
लाइसेंस सिटिंग/वहन की क्षमता क्षमत Licensed Seating / Carrying Capacity	2	ढाचा का प्रकार/रंग Body Type / Color	PILLION/Blue
निर्माण वर्ष Year of Mfg.	2010	खरीदने की तारीख / Date of Purchase	26/03/2010

Motor - Two Wheelers - Liability Only	
पॉलिसी संख्या Policy Number: 500600312510001345	व्यवसाय स्रोत Business Source: 846641
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: 33AAAACN9967E1ZA संपर्क संख्या Contact Number: 44 28520499 मोबाइल संख्या Mobile Number: 0	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-क्षति Own Damage	(₹)	विधिक दायित्व Legal Liability	(₹)
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-क्षति बीमा विवरण Vehicle Own Damage Insurance Details			
नो क्लेम बोनस % No Claim Bonus%	0	Loss of Accessories Covered	No
इंफोर्स्ड 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

व्यक्तिगत दुर्घटना बीमा विवरण Personal Accident Cover Details		मूल बीमा राशि CSI
वाहन का मालिक चालक PA of Owner driver of the vehicle Nominee: MRS. LOGANAYAKI, DAUGHTER, 45		₹ 15,00,000.00
अनाम यात्री Unnamed passengers	1 व्यक्ति person	₹ 2,00,000.00

प्रासंगिक 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 सीमाएं/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.

Motor - Two Wheelers - Liability Only	
पॉलिसी संख्या Policy Number: 500600312510001345	व्यवसाय स्रोत Business Source: 846641
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 500600	विक्रय चैनल कोड Sales Channel Code: 9000172120
कार्यालय का पता Office Address: CHENNAI BUSINESS OFFICE VI 25, Mamatha Complex, Whites Road, Royapettah, Chennai,, - 600014.	नाम Name: Mr S Jesudoss
राज्य कोड State Code: 33 , Tamil Nadu	संपर्क संख्या Contact Number: 9941903806
जीएसटीआईएन GSTIN: 33AAAACN9967E1ZA	Customer Care Toll Free Number: 1800 345 0330
संपर्क संख्या Contact Number: 44 28520499	email: customer.support@nic.co.in
मोबाइल संख्या Mobile Number: 0	



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 वहन 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 ड्यूटी
Stamp
Duty:
(₹ 0.50)

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

(Signature)
प्रमोद कुमार गुप्ता / Praveen Kumar Gupta
मुख्य प्रबंधक / Chief Manager
राष्ट्रीय बीमा निगम प्रा. लि.
National Insurance Co. Ltd.
अध्यक्ष कार्यालय / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता **Authorized Signatory**



Motor - Two Wheelers - Liability Only			
पॉलिसी संख्या Policy Number: 500600312510001345	व्यवसाय स्रोत Business Source: 846641	 नेशनल इन्श्योरेंस National Insurance <i>Trusted Since 1906</i>	
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 500600	विक्रय चैनल कोड Sales Channel Code: 9000172120		
कार्यालय का पता Office Address: CHENNAI BUSINESS OFFICE VI 25, Mamatha Complex, Whites Road, Royapettah, Chennai,, - 600014.	नाम Name: Mr S Jesudoss		
राज्य कोड State Code: 33, Tamil Nadu	संपर्क संख्या Contact Number: 9941903806		
जीएसटीआईएन GSTIN: 33AAAACN9967E1ZA	Customer Care Toll Free Number: 1800 345 0330		
संपर्क संख्या Contact Number: 44 28520499	email: customer.support@nic.co.in		
मोबाइल संख्या Mobile Number: 0			

बीमा प्रमाण-पत्र **CERTIFICATE OF INSURANCE**

समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम 1989 के फॉर्म 51 **Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time**

प्रमाण-पत्र Certificate No.:	500600312510001345	IYI
-------------------------------------	--------------------	-----

बीमित वाहन का विवरण Particulars of vehicle insured							
पंजी सं.Reg. Mark, No. & Place of Registration	इं. व चे. सं Engine No. & Chassis No	बनावट, मॉडल Make, Model & Variant	निर्माण वर्ष Year of Manufacture	बडी का प्रकार Type of Body	सी सी C.C	यात्री क्षमता Seating capacity	प्रीमियम Premium(₹)
TN-49-AE-7066/ Thanjavur	JC36E9579342 ME4JC366BA839074 8	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, THANJAVUR, TAMIL NADU, 613001.			
वाहन मालिक का मान्य मोबाइल नंबर Validated Mobile number of the vehicle owner				9994301377			
भौगोलिक क्षेत्र Geographical Area				India			
व्यवसाय या पेशा Business or Profession				BUSINESS			
बीमा के प्रारंभ होने की प्रभावी तिथि Effective date of commencement of Insurance for the purpose of Act.				बजे दिनांक से मध्य रात्रि दिनांक तक From 00:00 O' Clock on 08/11/2025.			
बीमा समाप्ति की तिथि Date of expiry of the insurance				मध्यरात्रि को/Midnight on: 07/11/2026			

<p>ड्राइविंग क्लब/गाड़ी चलाने के अधिकृत व्यक्ति या व्यक्तियों का समूह DRIVER'S CLAUSE: PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE</p> <p>बीमित सहित कोई भी व्यक्ति, बशर्ते कि दुर्घटना के समय ड्राइव करने वाले व्यक्ति के पास प्रभावी ड्राइविंग लाइसेंस हो तथा उसे इस तरह के लाइसेंस प्राप्त करने या धारण करने से अयोग्य घोषित नहीं किया गया हो। बशर्ते यह भी कि यदि व्यक्ति के पास प्रभावी लर्नर लाइसेंस हो तो वह वाहन चला सकता है तथा ऐसा व्यक्ति समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम, 1989 के नियम 3 की आवश्यकताओं की पूर्ति 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.</p>
--

<p>प्रयोगार्थ सीमाएं LIMITATIONS AS TO USE</p> <p>सामाजिक, घरेलू 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 रिवाइ, ट्यूशन, रेंसिंग, पेस मैकिंग, विश्वसनीयता परीक्षण, गति परीक्षण, माल वहन (नमूना या व्यक्तिगत सामान के अलावा) के उपयोग को आवरित 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.</p>
--

<p>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"</p> <p>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।</p>


TP RATE REVISION NOTICE

<p>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.</p>

मैं/हम एतद्वारा 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 इन्श्योरेंस कंपनी लिमिटेड कंपनी लिमिटेड
For and on behalf of National Insurance Company Limited


प्रवीण कुमार गुप्ता / Praveen Kumar Gupta
मुख्य अधिकारी / Chief Manager
नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Co. Ltd
मुख्य कार्यालय / HEAD OFFICE



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

टैक्स इनवॉयस/TAX INVOICE

Invoice Serial No: 30528A5PE0001345

Invoice Date: 31/10/2025

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस 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 : 33AAACN9967E1ZA

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,
जिला/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
					दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	राशि/Amount(₹)
997134	Motor vehicle insurance services	1,129	0%	1,129	9%	102	9%	102	0%	0	0
कुल TOTAL		1,129		1,129		102		102		0	0
कुल इनवॉयस मूल्य(अंकों में)/ Total Invoice Value (In figures): ₹ 1,333											
कुल इनवॉयस मूल्य(शब्दों में)Total Invoice Value (In words) : रूपए/Rupees One Thousand Three Hundred Thirty Three Only.											
रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No											


E.&.O.E

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


प्रसेन कुमार गुप्ता / Prasen Kumar Gupta
पुनः प्रबंधक / Chief Manager
राष्ट्रीय इन्श्योरेंस कंपनी लिमिटेड
National Insurance Co. Ltd
आपराधिकार / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता Authorized Signatory



	NATIONAL INSURANCE COMPANY LIMITED	
	CIN - U10200WB1906GOI001713	IRDAI Regn. No. - 58
	Annexure B	
	CUSTOMER INFORMATION SHEET	

SI No	TITLE	DESCRIPTION	Policy / Clause No
1	Product Name	Two Wheeler Liability Only Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN058RP0037V01100001	
3	Structure	<ul style="list-style-type: none"> Section I - Liability to Third Parties: As per Motor Vehicle Act Section II - Personal Accident Cover for Owner-Driver: Benefit basis 	
4	Interests Insured	Two Wheeler Owners	
5	Sum Insured / Motor Insured Declared Value Scope	Liability Only	
6	Policy Coverage	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 :- I. death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act. II. damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.	Section I
		Personal Accident Cover for Owner-Driver Section 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	Section II
7	Add-on Cover	NIL	Refer to Policy Schedule
8	Loss Participation	Not Applicable	
9	Exclusions	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. For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.	
10	Special Conditions and Warranties (if any)	There are no special conditions and warranties other than the conditions given in the policy	Refer to Policy Schedule for all terms & condition
11	Admissibility of Claim	<ul style="list-style-type: none"> Claim shall be admissible subject to policy terms and conditions 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. 	
12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> Helpline/ Toll free: 1800 345 0330 Website: https://nationalinsurance.nic.co.in Details of designated company officials to be contacted in time of claim - To contact In-Charge Claim Servicing Office 	

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

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.