



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Two Wheeler Package Policy

UIN Number - IRDAN190RP0043V01100001

Policy Number :31030031230100214078

POLICY ISSUING OFFICE: DO3,CONNAUGHT PLACE, NEW DELHI (310300), 13/46, IIND FLOOR, SCINDIA HOUSE , KASTURBA GANDHI MARG , , DELHI , 110001. PHONE NUMBER:23723521 FAX NUMBER:NA / NA Email:nia.310300@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: Girnar Insurance Brokers Pvt Ltd - (BR00000302), PHONE NUMBER: / / 7551196989 LAND/FAX NUMBER:/ EMAIL:support@insurancedekho.com / insurance.backoffice@insurancedekho.com	CLAIM CONTACT: WEB AGGREGATOR NON SUIT CLAIMS HUB (319004) ADDRESS: 13/46, 2nd Floor, SCINDIA HOUSE, K G MARG, CONNAUGHT PLACE, NEW DELHI , , , DELHI , 110001. PHONE NUMBER: 23723521 / MOBILE NUMBER: Email: ch319004@newindia.co.in
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INSURED DETAILS

Insured Name	KALYANA NARAYANARAO	Customer ID	POA9310600 (PAN No :EHHPK6870C)
Insured Address	S/O KALYANA APPALA SWAMY,RESAPUVANIPALEM NEAR RAMALAYAM,ANDHRA PRADESH 530013, VISAKHAPATNAM ,ANDHRA PRADESH, 530022	Contact Number	/ / XXXXXX3656
		Email	softpro.ppm@gmail.com
		GSTIN	NA

CHANNEL PARTNER CONTACT DETAILS

Channel Partner Name	Email Address(s)	Contact Number(s)
GIRNAR	support@insurancedekho.com	7551196989

POLICY DETAILS

Period of cover	01/11/2023 12:00:01 AM to 31/10/2024 11:59:59 PM	Receipt Number	31030081230000260178 - 31/10/23
Previous Insurer	GO DIGIT GENERAL INSURANCE CO. LTD	Previous Policy Number	D081018192

VEHICLE DETAILS

Registration Number	AP-35-N-5571	Chassis no./Engine Number	ME3U3S5C0BM103490/U3 S5C0BM103490
Make / Model	ROYAL ENFI/ELECTRA	Variant:	UCE ES DISK
Year of manufacture	2011	Type of body / Type of Fuel	Metal/
Colour	As per RC Book	Cubic capacity(cc) /Wattage(kW):	346cc
Seating capacity including Driver	2	Name of registration authority	Vizianagaram
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
23672	0	0	0	0	23672

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (-)Calculated NCB Discount(25%)	291 72.78	Basic TP Premium	1366
Calculated OD Premium	219	Calculated TP Premium	1366
Total OD Premium	219	Total TP Premium	1366
Net Premium in Rs			1,585
GST in Rs			285
Total Payable in Rs			1,870
Total Payable in Rs(in words):	RUPEES ONE THOUSAND EIGHT HUNDRED SEVENTY ONLY		
GSTIN(Issuing Office)	07AAACN4165C1ZT		
SAC	997134 (Motor vehicle insurance services)		



Limitation as to use: 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	
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. 1,00,000	
For individual covers (OD) in RS:23672	Compulsory excess in Rs:100
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

As per the declaration given, the Insured has opted out of CPA cover under this policy.

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 1,585
SGST	0	0
CGST	0	0
IGST	18	285

In witness where of this policy has been signed at DO3, CONNAUGHT PLACE, NEW DELHI on this 31/10/2023 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.

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: 31/10/2023

For and on behalf of The New India Assurance Company Limited

(MR. DAYANAND SINGH)
[SR Divisional Manager]

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 : 31030023P0222689



IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C