



The New India Assurance Co.Ltd.

JAGGAIAHPETA BRANCH (620704)
Tel. No.: 08654-226607//8121701809
Email: nia.620704@newindia.co.in/

**Private Car Package Policy - Enhanced Covers
IRDAN190RP0042V01100001**

Policy Number: 62070431230300001314
Vehicle: TATA MOTOR/HARRIER

Period of Cover

From: 03/11/2023 07:44:54 PM
To: 02/11/2024 11:59:59 PM

Insured Details

GUNUPURU VENKATA RAO
To: C/O G APPALANAIDU, #000 RAYAGADA ROAD, PARVATHIPURAM, ,MANYAM, ,VIZIANAGARAM
,ANDHRA PRADESH, 535501

For Insurance Renewals contact

GIRNAR INSURANCE BROKERS PVT LTD
Tel. No.: / / 7551196989
Email: support@insurancedekho.com / insurance.backoffice@insurancedekho.com

For Claims contact our OFFICE

NON-SUIT CLAIMS HUB, DO-I, 39-10-10/1 & 39-10-11/A, DATTA SAI VEMURI TOWERS, 3RD
FLOOR, VET.HOSPITAL ROAD, LABBIPET, M.G.ROAD, VIJAYAWADA
Tel. No.: 08662474893
Email: ch6202@newindia.co.in

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 : 62070423P0002734

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Private Car Package Policy - Enhanced Covers

UIN Number - IRDAN190RP0042V01100001

Policy Number :62070431230300001314

POLICY ISSUING OFFICE: JAGGAIAHPETA BRANCH (620704), 6-63/1&2, 1ST FLOOR, BESIDE BHARATH PETROL BUNK, KAMALA THEATRE CENTRE, JAGGAIAHPETA , , , ANDHRA PRADESH , 521175. PHONE NUMBER:08654-226607 / 8121701809 FAX NUMBER:NA / NA Email:nia.620704@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: Vijaywada Non Suit Claim Hub (629001) ADDRESS: DO-I,39-10-10/1&39-10-11/A,DATTA SAI VEMURI TOWERS,3 FLR,VET.HOSPITAL ROAD,LABBIPET,IMG ROAD , , , ANDHRA PRADESH , 520010. PHONE NUMBER: 08662474893 / MOBILE NUMBER: 9490148041 Email: ch629001@newindia.co.in
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INSURED DETAILS

Insured Name	GUNUPURU VENKATA RAO	Customer ID	POA9398269 (PAN No :CBEPG0610B)
Insured Address	C/O G APPALANAIDU,#000 RAYAGADA ROAD,PARVATHIPURAM, ,MANYAM,, VIZIANAGARAM ,ANDHRA PRADESH, 535501	Contact Number	/ / XXXXXX4445
		Email	jagga1625@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	03/11/2023 07:44:54 PM to 02/11/2024 11:59:59 PM	Receipt Number	10000089231100089210 - 03/11/23
Previous Insurer	Not available	Previous Policy Number	NA

VEHICLE DETAILS

Registration Number	AP-39-JC-0099	Chassis no./Engine Number	MAT631538MPB55984/46 3438854096727
Make / Model	TATA MOTOR/HARRIER	Variant:	HARRIER XT+ 2.0L KRYOTEC BSVI
Year of manufacture	2021	Type of body / Type of Fuel	SUV/Diesel
Colour	ORC WHITE	Cubic capacity(cc) /Wattage(kW):	1956cc
Seating capacity including Driver	5	Name of registration authority	VIJAYAWADA
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (in Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
1450000	0	0	0	0	1450000

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	Return to Invoice Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	Yes
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	Yes
Tyre and Alloy Cover	No	Hybrid Protect Cover	No		

SCHEDULE OF PREMIUM

Policy No. : 62070431230300001314 Document generated by QR_RENEWAL at 2023/11/03 19:44:59.

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>.



Own Damage		Liability	
Basic OD Premium	6252	Basic TP Premium	7897
(+)Consumable Items Cover Premium	2610	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	275
(+)Key Protect Cover Premium	250	(+)Legal Liability Premium for Paid Driver(1)	50
(+)Premium for nil depreciation cover	8555	(+)PA premium for Paid Drivers And Others	50
		(+)PA premium for UnNamed/Hirer/Pillion Persons(5)	250
Calculated OD Premium	17668	Calculated TP Premium	8522
Total OD Premium	17668	Total TP Premium	8522
Net Premium in Rs			26,190
GST in Rs			4,714
Total Payable in Rs			30,904
Total Payable in Rs(in words):		RUPEES THIRTY THOUSAND NINE HUNDRED FOUR ONLY	

GSTIN(Issuing Office)	37AAACN4165C2ZP
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. 7,50,000	
For individual covers (OD) in RS:1450000	Compulsory excess in Rs:2000
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
NA	NA	NA	none	none

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 26,190
SGST	9	2357
CGST	9	2357
IGST	0	0

In witness where of this policy has been signed at JAGGAIAHPETA BRANCH on this 03/11/2023WARRANTED 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 16,22.

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.

The policy is subject to PCEC endorsement attached.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 03/11/2023

(Mr SAI PRASAD SARAGADA)
[BRANCH MANAGER]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0042V01100001 /A0002V02201112

ATTACHED TO AND FORMING PART OF POLICY NO. 62070431230300001314 Additional Premium: Rs. 8555

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify:

1. Depreciation on replacement of parts including tyres, tubes, rubber/plastic for Partial Loss Claims.
2. Midterm inclusion of cover is not permitted.
3. Total Loss and Constructive Total Loss will be settled on the basis of IDV.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 03/11/2023

(Mr SAI PRASAD SARAGADA)
[BRANCH MANAGER]

Duly Constituted Attorney(s)

Private Car Package Policy - Enhanced Covers

(Endorsement Wording for Add on cover Key Protect)
UIN Number - IRDAN190RP0042V01100001 /A0003V01201819

PRIVATE CAR PACKAGE POLICY ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 62070431230300001314 Additional Premium: Rs. 250

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured the cost incurred towards repairing/ replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/ lock set (including lock mechanism) & keys including locksmith charges during the Policy Period.

Terms and Conditions:

- i) Only one claim will be payable during the policy period.
- ii) A claim resulting from burglary or theft is supported by an acknowledgement from the Police Authority.
- iii) The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
- iv) Replacement of key(s) would be done only for broken or damaged keys.
- v) In case of theft/burglary/misplace/loss of key(s), entire set comprising of key, lock and lockset would be replaced.



Exclusions:

- Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
- Any loss or damage to the lock or lockset prior to the loss or theft of keys.
- Any loss or damage covered under the manufacturer's warranty.
- Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.
- Any consequential losses.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 03/11/2023

(Mr SAI PRASAD SARAGADA)
[BRANCH MANAGER]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover Consumables Items Cover)

UIN Number - IRDAN190RP0042V01100001/A0058V03201819

ATTACHED TO AND FORMING PART OF POLICY NO.62070431230300001314 Additional Premium: Rs2610

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 cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

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

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 03/11/2023

(Mr SAI PRASAD SARAGADA)
[BRANCH 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 : 62070423P0002734

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C





2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

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 : 62070423P0002734

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER { For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Loss of one limb or sight of one eye	50%
iv. Permanent Total Disablement from injuries other than named above	100%

Provided always that: -

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹ 500000 during any one period of insurance in respect of any such person.
 - (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
 - (4) not more than 5 persons/passengers are in the vehicle insured at the time of occurrence of such injury.
- Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT 17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS :(Applicable to all classes of vehicles)

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of Injury	Scale of Compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Loss of one limb or sight of one eye	50%
iv. Permanent Total Disablement from injuries other than named above	100%

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of ₹ 100000 during any one period of insurance in respect of any such person.
 - (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹ 2000 (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no 3 of this policy.



If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (For all Classes of vehicles.)

In consideration of an additional premium of ₹ 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

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 : 62070423P0002734

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C