



UNITED INDIA INSURANCE COMPANY LIMITED

1ST FLOOR, UDYOG NAGAR METRO STATION, NEAR PEERAGARI, NEW DELHI
WEST DELHI - 110041 DELHI

PH: (9111) 25251995, FAX: (9111) 25251996, EMAIL:

MOTORCYCLE / SCOOTER STANDALONE OWN DAMAGE POLICY

UIN:IRDAN545RP0001V02201920

POLICY NO.:34020131230160013169

VEHICLE NO.: AP-39-JD-9259

PERIOD OF INSURANCE

From 00:00 Hrs of 16/04/2023

To Midnight of 15/04/2024

Insured

MR. SETTI POLINAIDU

S/O VARAHALANAIDU 2 131

MAIN STREET GOLLAVALASA KURUPAM VIZIANAGARAM

CONTACT NUMBER:9701190566 (M)

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

Broker Name	: BRC0000905
Broker Code	: GIRNAR INSURANCE BROKERS PVT LTD
Mobile/Landline Number/Email	: 7551196989 support@insurancedekho.com

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 040201@uiic.co.in

Download Customer App(<http://www.uiic.co.in>). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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MOTORCYCLE / SCOOTER STANDALONE OWN DAMAGE POLICY
UIN:IRDAN545RP0001V02201920
SCHEDULE

Policy No	34020131230160013169		Previous Policy No.	
Insurance Details	Customer Id	BJ5YERL2IG		
	Name	MR. Setti Polinaidu		
	Tel(O):	Tel(R):	Fax:	
	Email: RAJESH.BFA@GMAIL.COM	Mobile: 9701190566		
	Business / Occupation	Self employed Professional		
Period of Insurance	From 00:00 Hrs of 16/04/2023 To Midnight of 15/04/2024			
Co-Insurance Type				

Particulars of Vehicle Insured								
Registration No.	Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Year of Mfg	Type of Body	Cubic Capacity/KW	Seating including driver
AP-39-JD-9259	No	U3S5F1MB728814	ME3U3S5F2MB111815	ROYAL ENFIELD CLASSIC 350 REDDITCH EDITION	2021	CRUISER	346	2

Insured's Declared Value						
For Vehicle ₹	For Trailer ₹	Non Electrical Accessories ₹	Electrical/Electronic Accessories ₹	CNG Unit ₹	LPG Unit ₹	Total Value ₹
98243	0	0	0	0	0	98243
Registration Authority		Auto Association Membership No.		Geographical Area		Extension
Prakasam		NA				
Amount in words:		Eight hundred sixteen only				

Persons or classes of persons entitled to drive
Any person including Insured provided that a person holds an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

Limitations 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 and Reliability Trails f) Use in connection with Motor Trade	Premium	₹	692
	CGST(9%):	₹	0
	SGST(9%):	₹	0
	IGST(18%):	₹	124
	Stamp Duty:	₹	0
	Total (Rounded Off):	₹	816
	Receipt Number :	23ID60013169	
	Receipt Date:	14/04/2023	
	DebitNote Number:		
	Document Date:	14/04/2023	
	Agency/Broker Code: BRC0000905 GIRNAR INSURANCE BROKERS PVT LTD Direct Business: Dev Officer:		

This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto

Imposed Excess		
Voluntary Excess	0	
Compulsory Excess	100	

SCHEDULE OF PREMIUM (IN ₹)
OWN DAMAGE

Basic premium on Vehicle and Accessories

A. Basic - OD	₹	691.63
Total	₹	691.63
Add:		
Sub Total (Additions)	₹	0.00
Less:		
Sub Total (Deductions)	₹	0.00
Gross OD(A)	₹	692.00

Existing TP Policy Details :

Policy No	Insurer Name	Insurer Address	Policy Start Date	Policy End date
3005/Rf-16063582/00/000	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	VIZIANAGARAM	26/02/2021	25/02/2026

1) WARRANTED THAT IN CASE OF DISHONOUR OF PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO".

2) WARRANTED THAT IN CASE OF CANCELLATION OF EXISTING TP POLICY UNDER ANY CIRCUMSTANCES, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED.

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 MOTORVEHICLES ACT, 1988 IS RECOVERABLE FROM THE INSURED. SEE THE CLAUSE HEADED "**AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**". FOR LEGAL INTERPRETATION, ENGLISH VERSION WILL HOLD GOOD.

Customer GST/UIN No.:		Office GST No.:	07AAACU5552C1ZL
SAC Code:	9971	Invoice No. & Date:	310482874810 & 14/04/2023
Amount Subject to Reverse Charges-NIL			

Anti Money Laundering Clause :-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 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's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 14/04/2023

IN WITNESS WHEREOF, this policy has been signed at BO 2 NEW DELHI 040201 on this 14th day of April 2023.

**For and On behalf of
United India Insurance Co. Ltd.**



**Duly Constituted Attorney:
Underwritten By - Sandeep Mann (BO UNDERWRITER)**

Affix Policy
Stamp here.

MOTORCYCLE / SCOOTER STANDALONE OWN DAMAGE POLICY
UIN: IRDAN545RP0001V02201920

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the company for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

(The term two wheeler referred to in this Tariff will include motor cycle/scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION - I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- a) by fire explosion self ignition or lightning;
- b) by burglary housebreaking or theft;
- c) by riot and strike;
- d) by earthquake (fire and shock damage);
- e) by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- f) by accidental external means;
- g) by malicious act;
- h) by terrorist activity;
- i) whilst in transit by road rail inland- waterway lift elevator or air;
- j) by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced :

- 1. For all rubber/ nylon/ plastic parts, tyres and tubes, batteries 50%
- 2. For fibre glass components 30%
- 3. For all parts made of glass Nil
- 4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule :

AGE OF VEHICLE	% OF DEPRECIATION	AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil	Exceeding 3 years but not exceeding 4 years.	25%
Exceeding 6 months but not exceeding 1 year	5%	Exceeding 4 years but not exceeding 5 years	35%
Exceeding 1 year but not exceeding 2 years	10%	Exceeding 5 year but not exceeding 10 years	40%
Exceeding 2 years but not exceeding 3 years	10%	Exceeding 10 years	50%

5. Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of :

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.
 - (b) damage to tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
 - (c) loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time
- and

(d) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- (a) the estimated cost of such repair including replacements, if any, does not exceed Rs.150/-
- (b) the Company is furnished forthwith a detailed estimate of the cost of repairs and the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The **Insureds Declared Value (IDV)** of the vehicle will be deemed to be the SUM INSURED for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturers listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years.	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the Market Value throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - (a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - (b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. The Company may at any time cancel the policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25 /- i n respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere at least for Liability Only cover is produced and original Certificate of Insurance is produced for cancellation.
6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the 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.
8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

 - (a) Death Certificate in respect of the insured
 - (b) Proof of title to the vehicle
 - (c) Original Policy

No Claim Bonus

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year(s), as per the following table:

Period of insurance	% of NCB on OD premium
The preceding year	20%
Preceding Two consecutive years	25%
Preceding Three consecutive years	35%
Preceding Four consecutive years	45%
Preceding Five consecutive years	50%

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

NB 1:- In **Liability with Fire and / or Theft Only** policies NCB as above will be applicable only on the Fire and / or Theft component of the premium.

2 :- In **Fire and / or Theft Only** policies the insured is not entitled for NCB.

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

IMT ENDORSEMENTS :**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 ₹ 100 (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.