



UNITED INDIA INSURANCE COMPANY LIMITED
2ND FLOOR, SBI MAIN BRANCH CAMPUS, MIRCHAIBARI
KATIHAR - 854105 BIHAR
PH: (06452) 242540 FAX: EMAIL:

**PRIVATE CAR -
PACKAGE POLICY**
UIN: IRDAN545RP0047V01199900
POLICY NO.:2103023120P111849943
VEHICLE NO.:HR - 25 - DL - 6313

PERIOD OF INSURANCE
From 00:00 Hrs of 21/01/2021
To Midnight of 20/01/2022

Insured
MR SUMIT KUMAR PRANAV
HOUSE NO 3014, 1ST FLOOR
SEC-23, GURUGRAM
122001
GURGAON
HARYANA

CONTACT NUMBER: 9911429643 (M)

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

Agent Name : BHIM SHANKAR RAHUL
Agent Code : AGN1011762
Mobile/Landline Number/Email : 9811107304
: bhim.rahul@gmail.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 210302@uiic.co.in

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

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

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PRIVATE CAR PACKAGE POLICY
UIN: IRDAN545RP0047V01199900
SCHEDULE

Policy No.	2103023120P111849943	Previous Policy No.	1139437800
Insured Details	Customer Id	23099083050	
	Name	MR SUMIT KUMAR PRANAV	
	Tel (O):	Tel (R)	Fax:
	Email: sumit.pranav@gmail.com	Mobile: 9911429643	
	Business / Occupation	None	
Period of Insurance		From 00:00 Hrs of 21/01/2021 To Midnight of 20/01/2022	
Co-Insurance	Type		

Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)								
HR - 25 - DL - 6313		No	L15Z153333185	MAKGM669AJ4308040	HONDA / CITY(2017 -) ZX CVT PETROL	Sedan	2018	1497	5

Insured's Declared Value							
For Vehicle	For Trailer	Non Electrical Accessories	Electrical/Electronic Accessories	CNG Unit	LPG Unit	Total Value	
₹ 894729	0	0	0	0	0	₹ 894729	
Registration Authority		Auto Association Membership No.		Geographical Area		Extension	
HR26 GURGAON				INDIA			

Amount in words: Twenty-one thousand one hundred ninety rupees only

Persons or classes of persons entitled to drive

Any person including Insured provided that a person hold 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 only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988.

The policy does not cover use for:

- Hire or Reward
- Carriage of Goods (other than samples or personal luggage)
- Organized Racing
- Pace Making
- Speed Testing and Reliability Trails
- Use in connection with Motor Trade

Premium:	17,958.00
IGST(18%):	3,232.00
Stamp Duty:	1.00
Total (Rounded Off):	21,190.00
Receipt Number :	10121030220112979728
Receipt Date:	15/01/2021
DebitNote Number:	
Document Date:	

Limits of Liability

Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988

Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000

Agency/Broker Code: AGN1011762
 BHIM SHANKAR RAHUL
 Direct Business:
 Development Officer Code:

Personal Accident covers for Owner-Driver CSI: ₹ 1500000

This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto 22,28

Imposed Excess	0
Voluntary Excess	0
Compulsory Excess	1000

OWN DAMAGE		SCHEDULE OF PREMIUM (IN ₹)		LIABILITY	
Basic premium on Vehicle and Accessories				B. Basic - TP	₹ 3,221.00
A. Basic - OD	₹ 8,565.24			Total	₹ 3,221.00
Total	₹ 8,565.24			Add :	
Add :				Compulsory PA for Owner Driver	₹ 275.00
Nil Depreciation Without Excess	₹ 8,565.24			LL to Paid Driver IMT 28	₹ 50.00
Return to Invoice	₹ 2,236.82			Sub Total (Additions)	₹ 325.00
Engine and Gearbox Protection Standard Add On Cover	₹ 1,073.67			Gross TP(B)	₹ 3,546.00
Loss Of Key Cover (SI: 25000/-)	₹ 750.00			Gross OD & TP: (A) + (B)	₹ 17,958.00
Sub Total (Additions)	₹ 12,625.73				
Less :					
No Claim Bonus 35%	₹ 6,778.56				
Sub Total (Deductions)	₹ 6,778.56				
Gross OD(A)	₹ 14,412.00				

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

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 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.:	10AAACU5552C1ZY
SAC Code:	9971	Invoice No. & Date:	3120I111849943 & 15/01/2021
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: 15/01/2021

IN WITNESS WHEREOF, this policy has been signed at BO KATIHAR 210302 on this 15th day of January 2021.

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

Affix Policy
Stamp here.

**Duly Constituted Attorney:
Underwritten By - BHIRAH79 (DIRECT AGENT)**

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 the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

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

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

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

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland- waterway lift elevator or air;
- x. 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 and air bags 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
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years.	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
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.

2. 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.

and

(c) 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.

3. 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 redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

4. 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.500/-;
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) 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 FOR FIXING IDV
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.

SECTION - II: LIABILITY TO THIRD PARTIES

1. 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 insured 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 including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,

(ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option (a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION - III: PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Name Of the Nominee	Age	Name of the Appointee(If Nominee is Minor)	Relationship
SADHWI SARASWATI	65	NA	Mother

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it 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 result in:

Nature 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

A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum as per schedule during any one period of insurance.

B) no compensation shall be payable in respect of death or bodily 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.

C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

- (a) the owner-driver is the registered owner of the vehicle insured herein.
- (b) the owner-driver is the insured named in this policy.
- (c) the owner-driver holds an effective driving licence, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of :

1. any accidental loss damage and/or liability caused sustained or incurred outside the geographical area.
2. any claim arising out of any contractual liability.
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - (a) being used otherwise than in accordance with the 'Limitations as to Use'

or

(b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.

4. (i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

(ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material

6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

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 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 criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate 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/- in 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.

UIIC - 7 ENDORSEMENTS FOR NIL DEPRECIATION ADD ON COVER WITHOUT ADD ON EXCESS

In consideration of payment of additional premium notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that in the event of a Partial Loss Claim for repairs to the vehicle insured under the policy if admitted, no depreciation as specified in Section I of the policy shall apply.

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

UIIC - 9 RETURN TO INVOICE-ENDORSEMENT

In consideration of payment of additional premium, notwithstanding anything to the contrary contained in the policy, in case the Insured Vehicle becomes a Total Loss / Constructive Total Loss as per Section -I of Standard Package Policy, Company will pay the difference between the Insured's Declared Value (IDV) of the Insured Vehicle fixed as per GR.8 of IMT 2002 and the Manufacturer's Current Listed Selling Price of New Vehicle of same make, model, specification as that of the insured vehicle.

If Manufacturer's Current Listed Selling Price is not available due to withdrawal or stoppage of production of vehicle, the latest available market price of the vehicle at the commencement of insurance /renewal shall be considered.

The amount paid towards registration charges and road tax, taken together will be reimbursed up to a maximum 10% of IDV in the policy, Manufacturer's Current Listed Selling Price means the ex-showroom price of the insured vehicle including prices of accessories specified in the schedule of the policy, as on date of commencement of insurance/renewal.

PROVIDED THAT

1. IDV is fixed as per GR.8 of IMT 2002 as mentioned in the policy. In case of lower IDV difference will be borne by the insured.
2. Cover is opted at the time of inception of insurance.

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

ENGINE AND GEAR BOX PROTECTION STANDARD ADD ON COVER FOR PRIVATE CARS (UIN IRDAN545A0002V01201819)

In consideration of the payment of additional premium of ₹ 1,073.67 /- , notwithstanding anything to the contrary contained in the Policy, it is hereby understood and agreed that loss or damages including consequential damages to the Engine and/or Gear Box of the insured vehicle shall stand payable under this endorsement if caused due to:

1. Water ingress including hydrostatic lock.
2. Leakage of lubricating oil, Coolant caused by External Accidental Means.

PROVIDED THAT

1. Ingression of water in to the vehicle resulting in damages to the Engine and / or Gear box or parts thereof was caused due to the Insured Vehicle having actually submerged / stopped in a water logged area.
2. Leaking of lubricating oil, Coolant resulting in damages to Engine and/or Gear box is a direct consequence of damage to under carriage by external accidental means.
3. Insured shall take all reasonable care to protect against the loss or damage to the insured vehicle.

THE INSURER SHALL NOT PAY

Any claim under this Endorsement

- 1) If the loss is covered under any manufacturer's warranty or recall campaign or any other such packages or under any other insurance policy at the same time.
- 2) Any consequential loss APART from the damage to the engine and/or gear box or parts thereof arising from water ingress into the vehicle or due to leakage of Lubricating oil, Coolant due to external accidental means.
- 3) Cost of Lubricating oil, Coolant or consumables.
- 4) Any loss or damage including corrosion of Engine and / or Gear box or parts thereof caused due to :
 - i) Delay in intimation to the Insurer.
 - ii) Delay in retrieval of the Insured Vehicle from the water logged area and / or its repair unless arising from genuine hardship of the prevailing circumstances and / or non-availability of Repairers or spares / parts .
- 5) If the ownership of the vehicle is transferred.

DEPRECIATION APPLICABLE:

Parts replaced under this Add On will carry depreciation as per following schedule:

Age of the Vehicle	Depreciation
Not Exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	30%
Exceeding 2 years but not exceeding 3 years	40%
Exceeding 3 years but not exceeding 5 years	50%

DEDUCTIBLE APPLICABLE:

0.5% of IDV or Rs.5000/- whichever is less on each and every claim under this add on in addition to compulsory excess.

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

LOSS OF KEY ADD ON COVER (UIN. IRDAN545RP0047V01199900/A0039V01201920)

In consideration of the payment of additional premium of ₹ 750.00 /- , 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.

PROVIDED THAT

1. FIR for the loss of key due to theft of keys. FIR to the Police must be lodged within 24 hrs from the occurrence /confirmation about the loss.
2. Bills for the purchase of the keys / lock system from Manufacturer/Authorized dealer for material and labor cost to be submitted.
3. The replaced Keys/Lock/Lockset should be of the same nature and kind as the one for which the claim is being made.
4. No mid-term inclusion is allowed.
5. Replacement of Key(s) would be done only for broken or damaged keys.
6. The benefit is available for not more than two admissible claim during the entire policy period.
7. The Add On Cover stands expired in case of transfer of Insurance.
8. The indemnifiable amount towards loss of key claim is limited to the sum insured of the add-on.

EXCLUSIONS

1. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
2. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
3. Any loss or damage covered under the manufacturer's warranty.
4. 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.
5. Any consequential losses.

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

IMT ENDORSEMENTS : 22,28

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 ₹ 1000 (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 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.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE PRIVATE CAR PACKAGE POLICY UIN: IRDAN545RP0047V01199900 (FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	2103023120P111849943			Certificate Number	2103023120P111849943				
Customer Id	23099083050			Issuing Office Address	Code 210302				
Name of the Insured	MR SUMIT KUMAR PRANAV			2ND FLOOR, SBI MAIN BRANCH CAMPUS, MIRCHAIBARI KATIHAR BIHAR					
Address of the Insured	HOUSE NO 3014, 1ST FLOOR SEC-23, GURUGRAM 122001 GURGAON HARYANA								
Business/Occupation	None	Telephone :	(06452) 242540						
Insured's Declared Value	₹ 894729								
Period of Insurance	From 00:00 Hrs of 21/01/2021 To Midnight of 20/01/2022								
Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)								
HR - 25 - DL - 6313		No	L15Z153333185	MAKGM669AJ4308040	HONDA / CITY(2017 -) ZX CVT PETROL	Sedan	2018	1497	5
Registration Authority		Geographical Area							
HR26 GURGAON		INDIA							
Amount in words: Twenty-one thousand one hundred ninety rupees only									
Persons or classes of persons entitled to drive									
Any person including Insured provided that a person hold 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 only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988.									
The policy does not cover use for:									
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									
Limits of Liability									
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988									
Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000									
Premium: 17,958.00									
IGST(18%): 3,232.00									
Stamp Duty: 1.00									
Total (Rounded Off): 21,190.00									
Receipt Number : 10121030220112979728									
Receipt Date: 15/01/2021									
DebitNote Number:									
Document Date:									
Agency/Broker Code: AGN1011762									
BHIM SHANKAR RAHUL									
Direct Business:									
Development Officer Code:									

Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 22,28

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

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

Moham

Duly Constituted Attorney

Date of Issue: 15/01/2021

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UNITED INDIA INSURANCE COMPANY LIMITED

ENDORSEMENT SCHEDULE PRIVATE CAR PRIVATE CAR - PACKAGE POLICY UIN: IRDAN545RP0047V01199900

Policy Number	2103023120P111849943	Dept.	Motor
Previous Policy Number	1139437800		
Endorsement No.	1	Endorsement Effective Date	21/01/2021
Policy Start Date	21/01/2021	Policy Expiry Date	20/01/2022
Insured's Name	MR SUMIT KUMAR PRANAV	Issuing Office	BO KATIHAR
Address	HOUSE NO 3014, 1ST FLOOR SEC-23, GURUGRAM GURGAON 122001 HARYANA	Office Address	2ND FLOOR, SBI MAIN BRANCH CAMPUS, MIRCHAIBARI KATIHAR 854105 BIHAR
		Telephone	(06452) 242540
Registration Number	HR - 26 - DL - 6313		
Endorsement Type	Inclusion Reg.No/Re Registration Number		

At the request of the Insured, it is hereby declared and agreed that the following items under the, within mentioned policy, has been changed/allotted

Notwithstanding anything stated to the contrary in the within mentioned policy it is hereby agreed and declared that as from 21/01/2021 the Registration Number of the Vehicle is changed from HR 25 DL 6313 to HR 26 DL 6313 and the New Registration Number is deemed to be incorporated in policy Schedule and Certificate of Insurance. In consequence of this change the vehicle RTO Location and Zone are changed as under..

RTO Location : HR26 GURGAON

Zone : Zone-B

In consequence of this change, an extra / refund premium of ₹0 is charged/ allowed to the insured.
Subject otherwise to the terms exceptions conditions and limitations of this policy.

Dev.Officer / Agent BHIM SHANKAR RAHUL

Endorsement Premium :	₹ 0.00
Endorsement CGST(0%) :	₹ 0.00
Endorsement SGST(0%) :	₹ 0.00
Endorsement UTGST(0%) :	₹ 0.00
Endorsement IGST(18%) :	₹ 0.00
Endorsement Stamp Duty :	₹ 0.00
Total Endorsement Premium :	₹ 0.00

For and on behalf of
United India Insurance Co. Ltd.

(Duly Constituted Attorney(s))

Date : 18/03/2021 4:59:39 PM



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE PRIVATE CAR PRIVATE CAR - PACKAGE POLICY

UIN: IRDAN545RP0047V01199900

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No/Endorsement No	2103023120P111849943 / 1			Certificate Number		2103023120P111849943		
Customer Id	23099083050			Issuing Office Address		Code 210302		
Name of the Insured	MR SUMIT KUMAR PRANAV							
Address of the Insured	HOUSE NO 3014, 1ST FLOOR SEC-23, GURUGRAM 122001 GURGAON HARYANA			2ND FLOOR, SBI MAIN BRANCH CAMPUS, MIRCHAIBARI 854105 KATIHAR BIHAR				
Business/Occupation	None			Tel :		Telephone (06452) 242540		
Insured's Declared Value ₹ 894729								
Period of Insurance				From 00:00 Hrs of 21/01/2021 To Midnight of 20/01/2022				
Particulars of Vehicle Insured								
Registration No.		Engine No.	Chassis No.	Make/Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)							
HR 26 DL 6313		L15Z15333185	MAKGM669AJ4308040	CITY(2017 -) / ZX CVT PETROL	Sedan	2018	1497	5
Registration Authority		Geographical Area						
HR26 GURGAON		INDIA						
Amount in words:								
Persons or classes of persons entitled to drive								
Any person including Insured provided that a person hold 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				Endorsement Premium:				
The policy covers use of the vehicle for any purpose other than				CGST(0%) :				
a) Hire or Reward				SGST(0%) :				
b) Carriage of Goods (other than samples or personal luggage)				UTGST(0%) :				
c) Organized Racing				IGST(18%) :				
d) Pace Making				Stamp Duty:				
e) Speed Testing and Reliability Trails				Total (Rounded Off) :				
f) Use in connection with Motor Trade				Receipt Number :				
				Receipt Date:				
				DebitNote Number:				
				Document Date:				
Limits of Liability				AGN1011762				
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988				Agency/Broker Code:				
Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000				BHIM SHANKAR RAHUL				
				Direct Business:				
				Development Officer Code:				
Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 22,28								
I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.								
For and On behalf of United India Insurance Co. Ltd.								
Duly Constituted Attorney:								
Date of Issue: 21/01/2021								

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