



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Two Wheeler Package Policy

UIN Number - IRDAN190RP0043V01100001

Policy Number : 72040031250100011403

POLICY ISSUING OFFICE: SALEM DO (720400), 1ST FLOOR, NM ARCADE, (OPP. ARRS MULTIPLEX), NO.252, MEYYANUR BYE PASS ROAD, SALEM, TAMIL NADU, 636004. PHONE NUMBER:04273552024 / 04273552024 FAX NUMBER:NA / NA Email:nia.720400@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: DIRECT CODE_60_SALEM DO - (1D4022922) Mrs. Nandhini K - (NIAAG00111497), PHONE NUMBER: / / 9976843017 LAND/FAX NUMBER:/ EMAIL:palanivendhan@gmail.com /	CLAIM CONTACT: COIMBATORE (720001) ADDRESS: 594,Obli Towers,1st floor, D.B.Road, R.S.Puram,Coimbatore-641 002, , , TAMIL NADU , 641002. PHONE NUMBER: 04222546006 / MOBILE NUMBER: Email: ch72@newindia.co.in
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INSURED DETAILS

Insured Name	VEERANAATH V	Customer ID	PO85921330 (PAN No :NA)
Insured Address	NO.2/1 RAAGAVENDRA BHAVANAM NH2 EXT PAAVENDAR CROSS STREET MARAIMALAI NAGAR TAMIL NADU ,CHENGALPATTU,, MARAIMALAINAGAR ,TAMIL NADU, 603209	Contact Number	/ / XXXXXX4755
		Email	veeranaath@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	28/12/2025 12:00:01 AM to 27/12/2026 11:59:59 PM	Receipt Number	72040081250000008298 - 01/12/25
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	72240131240100006474

VEHICLE DETAILS

Registration Number	TN-19-AF-4214	Chassis no./Engine Number	MBLHAR074HHM09181/H A10AGHHM11018
Make / Model	HERO/SPLENDOR PLUS I3S	Variant:	STANDARD(2017 - 2019)
Year of manufacture	2017	Type of body / Type of Fuel	Metal/Petrol
Colour	BLACK BLUE	Cubic capacity(cc) /Wattage(kW):	97cc
Seating capacity including Driver	2	Name of registration authority	TAMIL NADU
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/CNG/LPG kit	Total Value
21000	0	0	0		21000

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	148	Basic TP Premium	714
(-)(#)Total NCB Discount(50%)	73.92	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	275
Calculated OD Premium	74	Calculated TP Premium	989
Total OD Premium	74	Total TP Premium	989
Net Premium in Rs			1,063
GST in Rs			192

Signature Not
Verified
Digitally signed
by BHASHA
REDDY
Date: 2025.12.01
13:24:36 +05'30'

Policy No. : 72040031250100011403 Document generated by AG_0113789 at 2025/12/01 13:24:36.
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 grievance, 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 <https://newindia.co.in>.



Total Payable in Rs	1,255
Total Payable in Rs(in words):	RUPEES ONE THOUSAND TWO HUNDRED FIFTY-FIVE ONLY
GSTIN(Issuing Office)	33AAACN4165C4ZV
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:21000	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.	
For all vehicles - The policy does not cover liability for death, bodily injury or damage as excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.	

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
SWATHIKA	33	SPOUSE	NA	NA

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 1,063
SGST	9	96
CGST	9	96
IGST	0	0

In witness where of this policy has been signed at SALEM DO on this 01-DEC-25WARRANTED 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 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.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 01/12/2025



(MS. J. SHARANYA DEVEE)
[Sr. 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 : 72040025P0018220

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
