



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Standalone Motor Own Damage Policy for Private car - Enhanced Covers

UIN Number - IRDAN190RP0001V01201920

Policy Number : 67240031212000010680

POLICY ISSUING OFFICE: THE NEW INDIA ASSURANCE CO. LTD., MYSORE DO II (672400), 13/2, II MAIN, TEMPLE STREET, VV MOHALLA, MYSORE, KARNATAKA, 570002. PHONE NUMBER: 08212513934 / 08212463055 / 8212332417 FAX NUMBER: 08212332417 / 08212463055 Email: nia.672400@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: M. Pushparaj Jain - (NIA1D7821607) PHONE NUMBER: / / 7676976001 LAND/FAX NUMBER: / EMAIL: pushparajjainm@yahoo.com /	CLAIM CONTACT: Mysore Non-suit Claims Hub (670002) ADDRESS: #876/C, 2ND FLOOR OPP LAKSHMIPURAM POLICE STATION, J L B ROAD LAKSHMIPURAM MYSURU, KARNATAKA, 570004. PHONE NUMBER: 08212331981 / 08212330369 MOBILE NUMBER: Email: nia.670002@newindia.co.in
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INSURED DETAILS

Insured Name	SHIJITH KUMAR C	Customer ID	PH18635765 (PAN No :NA)
Insured Address	BUILDING BEARING NO. 33/C, WARD 13, VYTHIRI GRAMA PANCHAYAT, VAYTTIRI, KERALA, 673576	Contact Number	/ / XXXXXX0355
		Email	SHITH@GMAIL.COM
		GSTIN	NA

POLICY DETAILS

Period of cover	14/03/2022 12:00:01 AM to 13/03/2023 11:59:59 PM	Receipt Number	67240081210000012324 - 11/03/22
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	12220031200950172399
Related Bundled/Liability Policy No.:	12220031200950172399	Bundled/Liability Policy period:	14/03/2021 to 13/03/2024
Bundled/Liability Insurer:	THE NEW INDIA ASSURANCE COMPANY LTD.		

VEHICLE DETAILS

Registration Number	KL-12-N-5244	Chassis no./Engine Number	MAT632105MPCG5950/RE VTRN10CYXM57825
Make / Model	TATA MOTOR/ALTROZ	Variant:	XM 1.2 P
Year of manufacture	2021	Type of body / Type of Fuel	Hatch-Back/Petrol
Colour	BLACK	Cubic capacity(cc) /Wattage(kW):	1199cc
Seating capacity including Driver	5	Name of registration authority	Wayanad
Geographical Area / Zone	India	Name of the Financier	BANK OF BARODA
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
550000	0	0	0	0	550000

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	No
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No				

SCHEDULE OF PREMIUM



Own Damage	
Basic OD Premium	4387
(-)(#)Total NCB Discount(20%)	877.47
(+)Premium for nil depreciation cover	2750
Calculated OD Premium	6260
Total OD Premium in Rs	6260
Net Premium in Rs	6260
GST in Rs	1127
Total Payable in Rs	7387
Total Payable in Rs(in words):	RUPEES SEVEN THOUSAND THREE HUNDRED EIGHTY-SEVEN ONLY
GSTIN(Issuing Office)	29AAACN4165C2ZM
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:Coverage is only for Own Damage of the vehicle and does not cover third party property damage/personal injury/TP death and any other Legal Liability.	
For individual covers (OD) in RS:550000	Compulsory excess in Rs:1000
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.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 6260.00
SGST	0	0
CGST	0	0
IGST	18	1127

In witness where of this policy has been signed at THE NEW INDIA ASSURANCE CO. LTD., MYSORE DO II on this 11/03/2022
WARRANTED THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED ABINITIO
This policy is subject to the Terms, conditions and exceptions applicable to ODWTOTADON/ODWTHADDON policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 16.

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: 11/03/2022

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP001V01201920/A0003V01201920

ATTACHED TO AND FORMING PART OF POLICY NO. 67240031212000010680 Additional Premium: Rs. 2750



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: 11/03/2022

Duly Constituted Attorney(s)

Tax Invoice No : 67240021E0014993

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C