



PRIVATE CAR STANDALONE OWN DAMAGE POLICY
 UIN: IRDAN545RP001V01201920

(DUPLICATE)

Policy No.	0823003120P100561728	Previous Policy No.	0823003119P101066747
Customer Id	23063558864	Name	MRS NITIKA RAJAN
Tel (O)		Tel (R)	
Email		Fax: 0	
Business / Occupation		Mobile: 9452295332	
Business / Occupation	None		

Period of Insurance From 00:00 Hrs of 18/04/2020 To Midnight of 17/04/2021

Particulars of Vehicle Insured

Registration No.	Obsolete Vehicle (if any)	Engine No.	Chassis No.	Make/ Model	Year of Body	Type of Body	Cubic Capacity/KW	Seating including driver
UP - 32 - KS - 2412	No	L15Z17100473	MAKGM658AK4400209	HONDA MOTORS / CITY 1.5 SV MT (I DEC) City 1.5 SV MT (I DE	2019	Saloon	1498	5

Insured's Declared Value

For Vehicle	944000	Non Electrical Accessories	0	Electrical/Electronic Accessories	0	CNG Unit	0	LPG Unit	0	Total Value	944000
For Trailer	0										
Registration Authority	LUCKNOW	Auto Association Membership No.		Geographical Area	INDIA	Extension					

Amount in words: Fourteen thousand two hundred seventeen rupees only

Persons or classes of persons entitled to drive 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 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

EXCLUSIONS :

- 1) Any liability for death or injury to any passenger or third party or damage to property within or outside the vehicle caused by or arising out of use of the vehicle.
- 2) Any accidental loss or damage or Liability / caused or sustained or incurred outside the geographical area.
- 3) Any claim arising out of any contractual liability.
- 4) Any accidental loss or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising there from or any consequential loss.
- 5) Any liability of whatsoever nature directly or indirectly caused by or constituted to or by or arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- 6) Any accidental loss or damage or liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.
- 7) Any accidental loss, damage or liability directly or indirectly or proximately or remotely occasioned by contributed to, by or traceable to or arising out of or in connection with war, invasion, 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 consequence of any of the said occurrences or any consequence thereof and in default of such proof, the Company shall not be liable to make any

inward in respect of such a claim.
 This policy is subject to terms and conditions and LMT Endorsement Nos. printed herewith, attached hereto 22.
 Uninsured Excess: 0
 Voluntary Excess: 0
 Compulsory Excess: 100%

(DUPLICATE)
 SCHEMULE DE PREMIUM (IN ₹)
 OWN DAMAGE

Basic premium on Vehicle and Accessories		
Basic - OD		9,036.91
Total		9,036.91
Add :		
Nil Depreciation Without Excess		
Sub Total (Additions)		6,024.61
Less :		
No. Claim Bonus 20%		
Sub Total (Deductions)		3,012.30
Gross OD		3,012.30
		12,049.00

Existing TP Policy Details :

Policy No	Insurer Name	Insurer Address	Policy Start Date	Policy End Date
082300319101066747	UIC	UIC DO-II, LUCKNOW	18/04/2019	17/03/2022

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

TERMS AND CONDITIONS
 As per the Indian Motor Tariff, Personal copy of the same is available free of cost on request. Further, the Indian Motor Tariff is also available and displayed at all United India Insurance Company offices and on UIC website : www.uic.co.in
 Disclaimer : The Policy stands cancelled or void in the event of Cheque Dishonor. The Company may cancel the policy by sending 7 days notice in case of any fraud or misrepresentation, non-disclosure of material fact or non-co-operation of the insured.

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.

Premium	₹ 12,049.00	Receipt Number	10108230020100441435	Agency/Broker Code:	AGD00131521
CGST(9%)	₹ 1,084.00	Receipt	21/04/2020	Direct Business:	
SGST(9%)	₹ 1,084.00	Date			
Stamp Duty	₹ 1.00			Development Officer Code:	
Total (Rounded Off)	₹ 14,217.00				

Customer GST/TIN No.:	Office GST No.:
SAC Code:	Invoice No. & Date:
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.evsnic.in>.

Date of Proposal and Declaration: 16/04/2020
 IN WITNESS WHEREOF, this policy has been signed at DO 3 LUCKNOW 0823000 on this 16/04/2020.

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



Duly Constituted Attorney:
 Underwritten By - ASH 20013 (DO UNDERWRITER)





UNITED INDIA INSURANCE COMPANY LIMITED

33 CANTT ROAD LUCKNOW, LUCKNOW, UTTAR PRADESH
LUCKNOW - 226001 UTTAR PRADESH
PH: (0522) 2212036 FAX: EMAIL:

PRIVATE CAR STANDALONE OWN DAMAGE POLICY
UIN: IRDAN545RP0001V01201920
POLICY NO.: 0823003120P100561728
VEHICLE NO.: UP - 32 - KS - 2412

(DUPLICATE)

PERIOD OF INSURANCE

From 00:00 Hrs of 18/04/2020
To Midnight of 17/04/2021

Insured

MRS NITIKA RAJAN

D/O C.L. KUREEL R/O 5/22 GEETA PALLI NEAR TULSIPARK ALAMBAGH

226005

LUCKNOW

UTTAR PRADESH

CONTACT NUMBER: 9452295332 (M)

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 56. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name
Agent Code
Mobile/Landline
Number/Email

: AMIT GAUTAM
: AGD0131521
: 9628218898
: amit07168@gmail.com



The genuineness of the policy can be verified through "Verify Your Policy" link at www.uicc.co.in
For any Information, Service Requests, Claim intimation and Grievances please write to 0823000@uicc.co.in

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