



UNITED INDIA INSURANCE COMPANY LIMITED
CERTIFICATE OF INSURANCE
PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
 UIN: IRDAN545RP0012V01201819
 (FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	0825013122P111433062	Certificate Number	0825013122P111433062
Customer Id	23199156992	Issuing Office Address	Code 082501
Name of the Insured	MS RICHA AWASTHI	MOTOR MISP OFFICE, 111/432, 1ST FLOOR 80 FEET ROAD, ASHOK NAGAR, KANPUR 208012 KANPUR URBAN UTTAR PRADESH	
Address of the Insured	MAHILA ASHRAM MOTTI NAGAR LUCKNOW UP LUCKNOW 226004 UTTAR PRADESH		
Business/Occupation	Others	Mobile No.- 8795020250	Telephone (512) 2536951,(512) 2533595
Insured's Declared Value	₹ 1747999		

Period of Insurance	Own Damage	From 18:33 Hrs of 04/02/2023 To Midnight of 03/02/2024
	Liability	From 18:33 Hrs of 04/02/2023 To Midnight of 03/02/2026
	CPA Cover	From 18:33 Hrs of 04/02/2023 To Midnight of 03/02/2024

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)								
NEW		No	DUMA24525	MEXBRJPB5NG018205	SKODA / SLAVIA(2022 -) STYLE 1.5L TSI DSG	Sedan	2023	1498	5

Registration Authority	Geographical Area	Financier
UP32 LUCKNOW	INDIA	BANK OF BARODA(CANTT ROAD BRANCH LUCKNOW,UP,LUCKNOW,UTTAR PRADESH-226001)

Amount in words: Forty thousand two hundred sixty-eight 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.

Note:- 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.

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:	₹ 34,126.00
	CGST(9%):	₹ 3,071.00
	SGST(9%):	₹ 3,071.00
	Stamp Duty:	₹ 1.00
	Total (Rounded Off) :	₹ 40,268.00
	Receipt Number :	10108250122113132379
	Receipt Date:	04/02/2023
	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	MISP Name:	KUWY TECHNOLOGY
	MISP Code:	SERVICE PRIVATE LIMITED
	Mobile: 1111111111	MISP001102
	Designated Person Name :	
	Direct Business:	KUWY
	Development Officer Code:	

subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 5,16,22,28,29
 /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.

[Signature]
 Duly Constituted Attorney:

Date of Issue: 04/02/2023
 Amount Subject to Reverse Charges-NIL

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.

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

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

[Signature: Richa Awasthi]



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UNITED INDIA INSURANCE COMPANY LTD.

Registered & Head Office : 24, Whites Road, Chennai 600 014



MOTOR INSURANCE - PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER(UIN: IRDAN545RP0012V01201819) POLICY SCHEDULE

Policy Number : 0825013122P111433062	Previous Policy No :
Geographical Area : India(A)	Period of Insurance(Own Damage) : From 18:33 Hrs of 04/02/2023 To Midnight of 03/02/2024
Insured Name/ID : MS RICHA AWASTHI/23199156992	Period of Insurance(Liability) : From 18:33 Hrs of 04/02/2023 To Midnight of 03/02/2026
Insured address :	Period of Insurance(CPA) : From 18:33 Hrs of 04/02/2023 To Midnight of 03/02/2024
MAHILA ASHRAM MOTI NAGAR LUCKNOW UP	Policy Issuing Office Address :
City: LUCKNOW District: LUCKNOW	MOTOR MISP OFFICE, 111/432, 1ST FLOOR 80 FEET ROAD, ASHOK NAGAR, KANPUR ,GST No.:- 09AAACU5552C1ZH
State: UTTAR PRADESH Pincode: 226004	City: KANPUR URBAN District: KANPUR URBAN
Telephone: Mobile: 8795020250	State: UTTAR PRADESH Pincode: 208012
MSP Name/Code: KUWY TECHNOLOGY SERVICE PRIVATE LIMITED / MISP001102	Business Channel Sub Code:

Designated Person Name : KUWY **Land Line No.:** 40 69059097, **Mobile:** 1111111111

VEHICLE DETAILS					
Registration Number	NEW	Obsolete Vehicle & Engine Number	No & DUMA24525	Year Of Manufacture	2023
RTA Name	UP32 LUCKNOW	Chassis Number	MEXBRJPB5NG018205	Vehicle Weight(Kg.)	1498
Registration Date	04/02/2023	Vehicle Make & Model	SKODA & SLAVIA(2022 -) STYLE 1.5L TSI DSG	Cubic Capacity/KW	1498
AA Membership Number		Geographical Extension		Type Of Body	Sedan
				Seating Capacity(Including Driver)	5

INSURED DECLARED VALUE (₹)						
Vehicle	Trailer	Electrical/Electronic Accessories	Non Electrical Accessories	CNG Kit	LPG Kit	Total
1747999	0	0	0	0	0	1747999
						Co-Insurance Details
						100%

OTHER DETAILS			
Financier	Policy Subject to IMT Endorsements	Applicable Addon-covers/Services	Unique Reference Code
BANK OF BARODA(CANTT ROAD BRANCH LUCKNOW,UP,LUCKNOW,UTTAR PRADESH-226001)	5,16,22,28,29	Nil Depreciation Without Excess	

PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE:As narrated in the certificate of insurance attached herewith.
LIMITATIONS AS TO USE:As narrated in the certificate of insurance attached herewith.
LIMITS OF LIABILITY:As narrated in the certificate of insurance attached herewith.

EXCLUSIONS:(1)Any accidental Loss Or 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 or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.(4)Any liability of whatsoever nature directly or indirectly caused by or contributed to or by 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.(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 war like 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 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.

PA Cover CSI (₹)		DEDUCTIBLES (Under Section I) (₹)			
Owner Driver CSI (Under Section IV)	1500000	Compulsory	1000	Imposed	0
		Voluntary			0

SCHEDULE OF PREMIUM (₹)		B-LIABILITY PREMIUM (From 04/02/2023 To 03/02/2026)		TOTAL PREMIUM	
A-OWN DAMAGE PREMIUM (From 04/02/2023 To 03/02/2024)		B. Basic - TP		Premium(A+B)	
Basic premium on Vehicle and Accessories			₹ 10,640.00		₹ 34,126.00
A. Basic - OD	₹ 16,733.59	Total	₹ 10,640.00	CGST(9%)	₹ 3,071.00
Total	₹ 16,733.59	Add :		SGST(9%)	₹ 3,071.00
Add :		Compulsory PA for Owner Driver (From 04/02/2023 To 03/02/2024)	₹ 275.00	TOTAL PAYABLE PREMIUM	₹ 40,268.00
Nil Depreciation Without Excess	₹ 5,577.87	PA for Unnamed persons (No of persons: 4, SI per occupant: 100000/-)	₹ 600.00	Stamp Duty	₹ 1.00
Sub Total (Additions)	₹ 5,577.87	LL to Paid Driver IMT 28	₹ 150.00	SAC Code	997134
Gross OD(A)	₹ 22,311.00	IMT 29 Legal Liability to Employees of Insured	₹ 150.00	Invoice No & Date	31221111433062 & 04/02/2023
		Sub Total (Additions)	₹ 1,175.00	Receipt Number	10108250122113132375
		Gross TP(B)	₹ 11,815.00	Receipt Date	04/02/2023
		Gross OD & TP: (A) + (B)	₹ 34,126.00	Receipt Amount	₹ 40,268.00
				Payment Mode	
				Paying Party	MS RICHA AWASTHI

TERMS & 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 Website www.uic.co.in

DISCLAIMER:The policy stands Cancelled or void in the event of Cheque Dishonored. The company may cancel the policy by sending 7 days notice in case of fraud, misrepresentation, nondisclosure 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 Vehicle 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. In case of accident the insured must inform United India Insurance Co. Immediately to arrange spot survey.

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 & Signature of Proposal: 04/02/2023
 In Witness Whereof this policy has been signed at BO 4 KANPUR 08/501 on this 04th day of February, 2023

Richa Awasthi

Affix Policy Stamp

IP Address: 10.95.40.80
Issuing MISP: KUWY TECHNOLOGY
MISP Location: SERVICE PRIVATE LIMITED
082501

Printed By : CUSTOMER @ 04/02/2023 6:35:36 PM
Underwritten By - SK208022KAN (MISP)

MISP User Name:

SK208022KAN


Duly Constituted Attorneys

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