



The New India Assurance Company Limited.  
 Servicing Office : Mumbai Auto Hub, 17A, Coopersage road, Off Madam Cama Road, MUMBAI, MAHARASHTRA (State Code:27) -400039  
 Bundled Motor Policy for Private Car UIN --IRDAN190RP0023V02201819  
 Certificate Cum Policy Schedule (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)  
 PAN :AAACN4165C GSTIN : 27AAACN4165C3ZP CIN :L66000MH1919GO1000526 IRDAI Reg:190



Policy No:	80000031240960046943	Proposal No. & Date:	HIB9310353, 15-JUN-2024
Policy Issued On:	15-JUN-2024 14:58 HRS	Previous Policy No.:	NA
Insured Name:	MR. BHARTENDU PRAKASH GUPTA	Previous Insurer:	NA
Insured Address:	S/O CHANDRA PRAKASH GUPTA R/O 193, KALPANA NAGAR CIVIL LINES ETAWAH 206001 II J-II-B-BLOCK JUDGES COLONY NEAR DISTRICT COURT AKBARPUR, AMBEDKAR NAGAR, UTTAR PRADESH (State Code:09) -224122	Period of Own Damage :	15-JUN-2024 (14:58) To 14-JUN-2025 (1 YEAR)
Customer Details	Customer Type: INDIVIDUAL	Period of Liability Cover:	15-JUN-2024 (14:58) To 14-JUN-2027 (3 YEARS)
	PAN: XXXXX519K	Period of Compulsory Personal Accident Cover:	15-JUN-2024 (14:58) To 14-JUN-2027 (3 YEARS)
	GSTIN: NA	Nominee Details	Name: SEEMA GUPTA, Age (Yr.): 53, Relation: SPOUSE

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	1.5 MPI MT SX TECH	1497	2024	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
SUV	NEW	AMBEDKAR NAGAR	NO	PETROL	MALPC812LRM760989
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
1,491,500	0	0	0	1,491,500	G4FLRV750022

Own Damage Premium (A)	Amount(INR)	Liability Premium (B)	Amount(INR)
<b>Basic Own Damage Premium</b>		<b>Basic Third Party Liability Premium</b>	
Vehicle	11,899	Bi-Fuel Kit	10,640
Non-Elec. Accessories (IMT-24)	0	Geographical Area Extension (IMT-1)	0
Elec. Accessories (IMT-24)	0	Sub Total (Third Party Liability)	0
Bi-Fuel Kit (IMT-25)	0		10,640
Geographical Area Extension (IMT-1)	0	<b>Personal Accident (PA) Cover</b>	
IMT 23 Premium	0	Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	750
Sub Total (Basic Premium)	11,899	PA Cover for 5 Unnamed Passengers Rs 200000 Each (IMT-16)	1,500
		PA cover for Paid Driver of Rs 2 Lac (IMT-17)	300
<b>Discount/Deductibles</b>		Sub Total PA Cover	2,550
Voluntary Deductibles (0) (IMT-22A)	0	<b>Legal Liability</b>	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	150
AA Membership (IMT-8)	0	Employees (for 5 persons) (IMT-29)	750
No Claim Bonus (0%)	0	Sub Total (Legal Liability)	900
Handicapped Discount (IMT-12)	0	Net Liability Premium (B)	14,090
Sub Total (Deductibles)	0	Total Premium (A+B)	37,475
Total Own Damage Premium	11,899	IGST(18%)	6,746
Add On Coverages ( ZD, CM, EP, RTI, KP, PB )	11486		
Net Own Damage Premium (A)	23,385	Gross Premium Paid	44,221

Add-on Cover Opted in the Policy: Nil Depreciation - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0051V01201819), Return to Invoice Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0049V01201819), Key Protect Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0054V01201819), Engine Protect Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0056V01201819), Personal Belongings Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0055V01201819)

- Notes: 1. Consolidated stamp duty paid vide -MUDRANK - 2017/CR.97/M-1, DT. 9TH JAN 2018
2. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.
3. Geographical Area Ext. extended to (IMT-1): NA
4. Policy issuance is subject to realization of cheque if premium is paid by cheque
5. The policy is subject to compulsory deductible of INR 1000 (IMT-22) & Voluntary Deductible of INR 0
6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website <http://www.newindia.co.in>
7. Basic premium rates differ for NCB V/s Non-NCB, any wrong NCB declaration will attract recovery of NCB portion & difference of basic rate

**Hypothecation Details:** Payment Mode: Online

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 Lakhs.

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) - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium.

Declaration on Tax Invoice 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: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms OF RECOVERY" For legal interruption, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.newindia.co.in/portal/readMore/Grievance> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response, he/she may approach the insurance ombudsman for the redressal of grievance at [www.irdai.gov.in](http://www.irdai.gov.in) or on website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in)

Insurance Broker Name: Hyundai India Insurance Broking Pvt. Ltd.

Corporate Office: 16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001

Broker Code: 822 (Valid UPTO:30/05/2025)	MISP NAME-GEETA AUTO SALES	Scan for Renewal (Valid from 90 Days Prior to Expiry)	For & On Behalf of The New India Assurance Company Limited.
CIN No.: U67200HR2021PTC098982	MISP CODE-HIB-MHY-0246		
7ST: 06AAGCH0310P1ZP	DP NAME-SAKSHI KUMARI		
Email ID: connect@hib.in			
Contact No: 0124-6833000			

For Claims, Policy Servicing & Renewal, Kindly contact (GEETA HYUNDAI) at +91-9648433000