



Dedicated Customer Support

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Leadership and Beyond...

The New India Assurance Co. Ltd.

IRDAI Regn. No.: 190

ORIGINAL FOR RECEIPT/DUPLICATE FOR SUPPLIER		TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE	
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)			
CERTIFICATE CUM POLICY SCHEDULE			
Policy Type	CERTIFICATE CUM POLICY SCHEDULE		
Policy No. & Type	98000031198908792876	Period of Insurance	16-Feb-2020 to 15-Feb-2021
Policy Issued On	16-Feb-2020 (00:00)	Vehicle Identification No.	MAEXGL1S00409016
Insured Name	Mr. Karal Kulkarni	Geographical Area	INDIA
Invoice No	11190972471	Accounting Code of Service	997134
Insured Address	95 BAL VIHAR FARIDI NAGAR CIMAP, LUCKNOW-226015, Uttar Pradesh		
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh
		GSTIN of Customer	GST/UNREGISTERED
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	947805
Model & Variant	CIAZ BS-VI ALPHA PETROL/MARUTI CIAZ SMART HYBRID ALPHA 1.4L 5MT	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2020	CNG/ LPG Kit	0
Engine- Chassis No	9019451 - 409016	Total IDV	947805
Cubic Capacity	1462		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	LUCKNOW		
Schedule Of Premium (Amount in Rs.)			
Part A (1 Year) & Part B (3 Years)		LIABILITY SECTION (B)	
Vehicle	15127	Basic Third Party Liability	9534
Elec. Accessories	0	Third Party Liability for Br-fuel Kit	0
Non-Elec. Accessories	0	Compulsory PA Cover Premium (1 Year)	825
Kit (MT-25)	0	PA Cover for 5 Period of Rs (200000) each (MT- 16)	1300
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (MT-28)	150
Basic Premium	15127	Geographical Area Extra (MT-1)	NA
Geographical Area Extra (MT-1)	NA	Legal Liability to Employees (MT-29)	0
Lamp, Tyres etc. (MT 23)	0	Legal Liability to Passengers (MT 46)	0
Driving Tuition Loading On OD Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA
Fiber Glass Tank	0	Net Liability Premium (B)	12009
Sub-Total Additions	0	Total Premium (A+B)	33867
Deductibles		IGST @18%	6096.06
Voluntary Deductibles (MT 22A)	0	Gross Premium Paid	39963
Anti-Theft Device (MT-10)	378		
AAI Membership (MT-8)	0		
No Claim Bonus 0	0		
Discount for vehicles designed for handicapped	NA		
Sub- Total Deductibles	378		
Add - On Coverages			
Nil Depreciation	4739		
Engine Protect	1422		
Return To Invoice	948		
Net own Damage Premium (A)	21858		
Nominee Details :		DIVYAJOT KULBHASKAR	
Payment Method	Cheque No./Transaction No.	Age	32
	36652808	Relation	Brother
Financier Type	Financier Name	Bank Name	Amount
Financial	STATE BANK OF INDIA	HDFC BANK LTD	39963
		Financier Branch	MAINSURI
<p>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, f) Reliability Trials, g) Any purpose in connection with Motor Trade.</p> <p>Driver: 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.</p> <p>Limits of Liability: Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet these requirements of the Motor Vehicles Act, 1989. Under Section II-1(ii) of the Policy - Damage to Third Party Property - Rs 7.5 lakhs - (as per IMT 20) in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CS) Rs 1500000 - Deductible under section I - Rs 1000/Compulsory Deductible Rs 1000 Imposed Deductible Rs 0 and Voluntary Deductible Rs 0.</p> <p>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), as per the following: The preceding year/20%, Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, Preceding Five consecutive years/50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.</p> <p>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.</p> <p>For information on ombudsman you may visit website : http://www.grievances.nic.in/ombudsman.html</p> <p>If We hereby certify that the Policy to which this Certificate relates in as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.</p>			
		For THE NEW INDIA ASSURANCE CO. LTD.	
		Authorized Signatory	
Policy Issuing Office -1215, NAURANG HOUSE 21, K G MARG, NEW DELHI - 110001 GSTIN: 07AAAC84165C1Z1, CIN No. U99999IN11919G000026 State Name: Delhi			