



UNITED INDIA INSURANCE COMPANY LIMITED

ROHIT CHAMBERS JANMBHOOMI MARG, FORT MUMBAI, MUMBAI, MAHARASHTRA
GREATER MUMBAI - 400001 MAHARASHTRA
PH: (022) 22838778 FAX: EMAIL:

PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
UIN: IRDAN545RP0012V01201819
POLICY NO.:0209003121P100646124
VEHICLE NO.:NEW

PERIOD OF INSURANCE

Own Damage:From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2022
Liability:From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2024
CPA Cover:From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2024

Insured

MR DEEPAK YADAV

C-1317 NEAR AGARWAL PLAZA, INDIRA NAGAR
226016
LUCKNOW
UTTAR PRADESH

CONTACT NUMBER: 9935867315 (M)

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

MISP Name/Code	: TATA MOTORS/MISP000927 1800209006 / (22) 66207922
Mobile/Landline Number/Email	: amol.jawharkar@tatamotorsinsurancebrokers.com
Designated Person Name	: TATA MOTORS MISP
Intermediary Name/Code	: TATA MOTORS INSURANCE BROKING & ADVISORY SERVICES LTD./BRC0000263

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

For any Information, Service Requests, Claim intimation and Grievances please write to 020900@uiic.co.in

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

Website: <http://www.uiic.co.in>

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PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
UIN: IRDAN545RP0012V01201819
SCHEDULE

Policy No.	0209003121P100646124		Previous Policy No.			
Insured Details	Customer Id		23106077489			
	Name		MR DEEPAK YADAV			
	Tel (O):		Tel (R)		Fax:	
	Email: tmi@thegoldrushgroup.com		Mobile: 9935867315			
	Business / Occupation		Others			
Period of Insurance	Own Damage	From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2022				
	Liability	From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2024				
	CPA Cover	From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2024				
Co-Insurance	Type	Outgoing	Company Name	Office Code	Leader(L)/Non-Leader(N)	Share(%)
			UIC	020900	L	20
			UIC	082303	N	80

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	REVTRN11CYXK29134	MAT627130MLC21128	Tata / NEXON NEXON (P) XZA+ NEW	Sedan	2021	1199	5

Insured's Declared Value						
For Vehicle	For Trailer	Non Electrical Accessories	Electrical/Electronic Accessories	CNG Unit	LPG Unit	Total Value
₹ 987525	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 987525
Registration Authority		Auto Association Membership No.	Geographical Area	Extension		
ZONE B RTO			INDIA			

Amount in words: Thirty-three thousand seventy-three 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.

Limitations as to use	Premium:	₹	28,028.00
The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: 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	IGST(18%):	₹	5,045.00
	Stamp Duty:	₹	1.00
	Total (Rounded Off):	₹	33,073.00
	Receipt Number :		10102090021100490178
	Receipt Date:		15/04/2021
	DebitNote Number:		
Document Date:			

Limits of Liability	MISP Code:	MISP000927
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988	TATA MOTORS	
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	Direct Business:	
	Development Officer Code:	

Personal Accident covers for Owner-Driver CSI: ₹ 1500000
This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto 16,22,28

Imposed Excess	0
Voluntary Excess	0
Compulsory Excess	1000

OWN DAMAGE (From 15/04/2021 To 14/04/2022)		SCHEDULE OF PREMIUM (IN ₹)		LIABILITY (From 15/04/2021 To 14/04/2024)	
Basic premium on Vehicle and Accessories				B. Basic - TP	₹ 9,534.00
A. Basic - OD	₹ 10,714.05			Total	₹ 9,534.00
Total	₹ 10,714.05			Add :	
Add :				Compulsory PA for Owner Driver (From 15/04/2021 To 14/04/2024)	₹ 705.00
Portal Loading	₹ 2.00			PA for Unnamed persons	₹ 1,500.00
Add :				LL to Paid Driver IMT 28	₹ 150.00
Nil Depreciation Without Excess	₹ 3,151.19			Sub Total (Additions)	₹ 2,355.00
Engine and Gearbox Protection Platinum Add On Cover	₹ 1,283.78			Gross TP(B)	₹ 11,889.00
Consumables Cover	₹ 987.53			Gross OD & TP: (A) + (B)	₹ 28,028.00
Sub Total (Additions)	₹ 5,424.50				
Gross OD(A)	₹ 16,139.00				

WARRANTED THAT IN CASE OF DISHONOUR OF PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO".

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.

Customer GST/UIN No.:		Office GST No.:	27AAACU5552C1ZJ
SAC Code:	997134	Invoice No. & Date:	31211100646124 & 15/04/2021
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.cvc.nic.in>.

Date of Proposal and Declaration: 15/04/2021

IN WITNESS WHEREOF, this policy has been signed at DO 9 MUMBAI 020900 on this 15th day of April 2021.

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



Affix Policy
Stamp here.

**Duly Constituted Attorney:
Underwritten By - TATAMOTORS (OEMUSER)**

PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
UIN: IRDAN545RP0012V01201819

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

SECTION - I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland- waterway lift elevator or air;
- x. by landslide rockslide;

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced :

- (1) For all rubber/ nylon/ plastic parts, tyres and tubes, batteries and air bags 50%
- (2) For fibre glass components 30%
- (3) For all parts made of glass Nil
- (4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule :

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years.	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

(5)Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

2. The Company shall not be liable to make any payment in respect of :-

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.
- (b) damage to tyres and tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.

and

(c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

4. The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that :

- a) the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The **Insureds Declared Value (IDV)** of the vehicle will be deemed to be the SUM INSURED for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturers listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the Market Value throughout the policy period without any further depreciation for the purpose of Total Loss (TL) /Constructive Total Loss (**CTL**) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION - II: LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of :-

(i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,

(ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option (a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION - III: PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Name Of the Nominee	Age	Name of the Appointee(If Nominee is Minor)	Relationship
VANDANA YADAV		NA	SPOUSE

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that

A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum as per schedule during any one period of insurance.

B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

(a) the owner-driver is the registered owner of the vehicle insured herein.

(b) the owner-driver is the insured named in this policy.

(c) the owner-driver holds an effective driving licence, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of :

1. any accidental loss 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 damage and/or liability caused sustained or incurred whilst the vehicle insured herein is

(a) being used otherwise than in accordance with the 'Limitations as to Use'

or

(b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.

4. (i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

(ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes 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 warlike 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 and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to 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.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

(a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck

(b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.

5. The Company may at any time cancel the policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending seven days notice by recorded delivery to the insured at insured's last known address and in such

event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere at least for Liability Only cover is produced and original Certificate of Insurance is produced for cancellation.

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute /difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original Policy

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 table:

Period of insurance	% of NCB on OD premium
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.

NB 1:- In **Liability with Fire and / or Theft Only** policies NCB as above will be applicable only on the Fire and / or Theft component of the premium.

2 :- In **Fire and / or Theft Only** policies the insured is not entitled for NCB.

UIIC - 7 ENDORSEMENTS FOR NIL DEPRECIATION ADD ON COVER WITHOUT ADD ON EXCESS

In consideration of payment of additional premium notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that in the event of a Partial Loss Claim for repairs to the vehicle insured under the policy if admitted, no depreciation as specified in Section I of the policy shall apply.

Subject otherwise to the terms, conditions, limitations & exceptions of the policy.

CONSUMABLES ADD ON COVER (UIN. IRDAN545RP0012V01201819/A0014V01201920)

In consideration of the payment of additional premium of ₹ 987.53 /- , it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy the Company hereby extends the Policy to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Section I of the Standard Motor Package Policy.

Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, brake oil, coolant, gear oil, differential oil, transmission oil, steering oil and clutch fluid but will not include fuel.

PROVIDED THAT

1. For any claim to be payable under this add-on, it should be admitted under Section I of the Policy.
2. All such costs to be supported with proper bills/invoices.

THE COMPANY IS NOT LIABLE TO PAY FOR

- 1) Vehicle Service claims
- 2) Any consumable not associated with the accident.
- 3) Losses or Damages covered under Manufacturer warranty or recall campaign.

Subject otherwise to the terms, conditions, exceptions and limitations of the policy.

ENGINE AND GEAR BOX PROTECTION PLATINUM ADD ON COVER FOR PRIVATE CARS (UIN IRDAN545A0005V01201819)

In consideration of the payment of additional premium of ₹ 1,283.78 /- , notwithstanding anything to the contrary contained in the Policy, it is hereby understood and agreed that loss or damages including consequential damages to the Engine and/or Gear Box of the insured vehicle shall stand payable under this endorsement if caused due to:

1. Water ingresson including hydrostatic lock.
2. Leakage of lubricating oil, Coolant caused by External Accidental Means.

PROVIDED THAT

1. Ingression of water in to the vehicle resulting in damages to the Engine and / or Gear box or parts thereof was caused due to the Insured Vehicle having actually submerged / stopped in a water logged area.
2. Leaking of lubricating oil, Coolant resulting in damages to Engine and/or Gear box is a direct consequence of damage to under carriage by external accidental means.
3. Insured shall take all reasonable care to protect against the loss or damage to the insured vehicle.

THE INSURER SHALL NOT PAY

Any claim under this Endorsement

- 1) If the loss is covered under any manufacturer's warranty or recall campaign or any other such packages or under any other insurance policy at the same time.
- 2) Any consequential loss APART from the damage to the engine and/or gear box or parts thereof arising from water ingresson into the vehicle or due to leakage of Lubricating oil, Coolant due to external accidental means.
- 3) Cost of Lubricating oil, Coolant or consumables.
- 4) Any loss or damage including corrosion of Engine and / or Gear box or parts thereof caused due to :
 - i) Delay in intimation to the Insurer.
 - ii) Delay in retrieval of the Insured Vehicle from the water logged area and / or its repair unless arising from genuine hardship of the prevailing circumstances and / or non-availability of Repairers or spares / parts .
- 5) If the ownership of the vehicle is transferred.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

IMT ENDORSEMENTS : 16,22,28

IMT.16. Personal accident to unnamed passengers other than Insured and the paid driver and cleaner { For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car}

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmens Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
i)Death	100%

ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs. 1000000 during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to

(a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

(4) not more than 5 persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.22. Compulsory Deductible (Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹ 1000 (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition 3 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (For all Classes of vehicles.)

In consideration of an additional premium of ₹ 150 /- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the **Workmen's Compensation Act, 1923**, the **Fatal Accidents Act, 1855** or at **Common Law** and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

*(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.



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.	0209003121P100646124	Certificate Number	0209003121P100646124						
Customer Id	23106077489	Issuing Office Address	Code	020900					
Name of the Insured	MR DEEPAK YADAV	ROHIT CHAMBERS JANMBHOOMI MARG, FORT MUMBAI, MUMBAI,							
Address of the Insured	C-1317 NEAR AGARWAL PLAZA, INDIRA NAGAR 226016 LUCKNOW UTTAR PRADESH	MAHARASTRA GREATER MUMBAI MAHARASHTRA							
Business/Occupation	Others	Telephone :	(022) 22838778						
Insured's Declared Value	₹ 987525								
Period of Insurance	Own Damage	From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2022							
	Liability	From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2024							
	CPA Cover	From 12:12 Hrs of 15/04/2021 To Midnight of 14/04/2024							
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	REVTRN11CYXK29134	MAT627130MLC21128	Tata / NEXON NEXON (P) XZA+ NEW	Sedan	2021	1199	5
Registration Authority		Geographical Area							
ZONE B RTO		INDIA							
Amount in words: Thirty-three thousand seventy-three 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.									
Limitations as to use									
The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988.									
The policy does not cover use for:									
a) Hire or Reward					Premium: ₹ 28,028.00				
b) Carriage of Goods (other than samples or personal luggage)					IGST(18%): ₹ 5,045.00				
c) Organized Racing					Stamp Duty: ₹ 1.00				
d) Pace Making					Total (Rounded Off): ₹ 33,073.00				
e) Speed Testing and Reliability Trails					Receipt Number : 10102090021100490178				
f) Use in connection with Motor Trade					Receipt Date: 15/04/2021				
					DebitNote Number:				
					Document Date:				
Limits of Liability					MISP Code: MISP000927				
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988					TATA MOTORS				
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					Direct Business:				
					Development Officer Code:				

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

I/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.**

Duly Constituted Attorney

Date of Issue: 15/04/2021

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