



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Bundled Motor Policy for Private Car - Enhanced Covers
UIN Number - IRDAN190RP0023V02201819

Policy Number :42040231220900000352

POLICY ISSUING OFFICE: ALIGANJ BRANCH (420402), 25 ALIGANJ , , , UTTAR PRADESH , 226001. PHONE NUMBER:05222324515 FAX NUMBER:NA / NA Email:nia.420402@newindia.co.in	BUSINESS CHANNEL/ CPSC User: NAME: MR.RAMAN KHANNA - (1D9770904) Shyam Singh - (NIA1D9767455), PHONE NUMBER:9415026315 / / LAND/ FAX NUMBER:05222329576/ EMAIL: /	CLAIM CONTACT: LUCKNOW CLAIMS HUB (420002) ADDRESS: 6TH FLOOR, JIVAN BHAVAN II, NAVAL KISHORE ROAD, HAZRATGANJ , , , UTTAR PRADESH , 226001. PHONE NUMBER: 05222619905 / MOBILE NUMBER: Email: ch4202@newindia.co.in
---	---	--

INSURED DETAILS

Insured Name	LOKESH VARUN	Customer ID	PO97099433 (PAN No :NA)
Insured Address	D-2/7,HIM ALAYA ENCLAVE PHASE I VRINDAVAN YOJNA SECTOR 17,,,, LUCKNOW ,UTTAR PRADESH, 226001	Contact Number	/ / XXXXXX7961
		Email	lokesh21.judge@gmail.co m
		GSTIN	NA

POLICY DETAILS

Period of cover	OD Cover 20/05/2022 10:05:20 PM to 19/05/2023 11:59:59 PM TP Cover 20/05/2022 10:05:20 PM to 19/05/2025 11:59:59 PM	Receipt Number	42040281220000000283 - 20/05/22
Previous Insurer	Not available	Previous Policy Number	NM

VEHICLE DETAILS

Registration Number	New Vehicle	Chassis no./Engine Number	M EXBPDPB2NG006651/DT B051845
Make / Model	SKODA/SLAVIA	Variant:	SLAVIA STYLE 1.0 TSI MT
Year of manufacture	2022	Type of body / Type of Fuel	Saloon/Petrol
Colour	CANDY WHITE	Cubic capacity(cc) /Wattage(kW):	999cc
Seating capacity including Driver	5	Name of registration authority	
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Year	Duration	Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
First Year	20/05/2022 to 19/05/2023	1291050	0	0	0	0	1291050

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	Yes	Return to Invoice Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	Yes
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No				

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	7847	Basic TP Premium	1762

Digitally signed
by SRINIVASAN
VAIDESWARAN
Date: 2022.05.20
16:31:59 +05'30'

Policy No. : 42040231220900000352 Document generated by: 28222aef9022f0520 663f51.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.

Self Attested
[Signature]

THE NEW INDIA ASSURANCE CO. LTD.
(Government of India Undertaking)



(+)Consumable Items Cover Premium	1807.47	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)(20/05/2022 to 19/05/2025)	800
(+)Engine Protect Cover Premium	3188.89	(+)Legal Liability Premium for Paid Driver(0)	50
(+)Premium for nil depreciation cover	5164.2		
Calculated OD Premium	18008	Calculated TP Premium	2079
Total OD Premium	18008	Total TP Premium	6236
Net Premium in Rs			24244
GST in Rs			4364
Total Payable in Rs			28608
Total Payable in Rs(in words):	RUPEES TWENTY-EIGHT THOUSAND SIX HUNDRED EIGHT ONLY		

GSTIN(Issuing Office)	09AAACN4165C4ZM
SAC	997134 (Motor vehicle insurance services)
Limitation 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	
Limits of Liability:Limit of the amount the Company's Liability Under Section II 1(i) in respect of any one accident: as per the Motor Vehicles Act, 1988. Limit of the amount of the Company's Liability Under Section II 1(ii) in respect of any one claim or series of claims arising out of one event: Up to Rs. 7,50,000	
For individual covers (OD) in RS:1291050	Compulsory excess in Rs:1000
Imposed excess in Rs:0	Voluntary excess in Rs:0
Persons or classes of persons entitled to drive: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 requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.	

PA cover for Owner Driver

Name of Nominee	Age of Nominee	Relationship with the Insured	Name of the Appointee (if Nominee is a minor)	Relationship to the Nominee
JYOTI SINGH	40	SPOUSE	none	none

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 24244.00
SGST	9	2182
CGST	9	2182
IGST	0	0

In witness where of this policy has been signed at ALIGANJ BRANCH on this 20/05/2022 WARRANTED THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED ABINITIO This policy is subject to the Terms, conditions and exceptions applicable to Package/Liability policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 22.

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 clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY". It is clarified that in case the declaration regarding the ncb or other previous policy details made by the insured, is found to be incorrect, all the benefits (including claim) under section-1 of this policy, will stand forfeited.

Anti Money Laundering Clause: In the event of a claim under the policy exceeding Rs 1lakh or a claim for refund of premium exceeding Rs 1 lakh, the insured will comply with the provisions of AM L policy of the company. The AM L policy is available in all our operating offices as well as Company website.

I/We hereby certify that the policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of M.V. Act, 1988.

For and on behalf of The New India Assurance Company Limited

The policy is subject to PCEC endorsement attached.

Policy No. : 42040231220900003520 Document generated by: 28232 at: 20/05/20 16:35:51.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.

Self Attested
[Signature]



Date of Issue: 20/05/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0023V02201819/A0047V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 42040231220900000352 Additional Premium: Rs. 5164.2

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify:

1. Depreciation on replacement of parts including tyres, tubes, rubber/plastic for Partial Loss Claims.
 2. Midterm inclusion of cover is not permitted.
 3. Total Loss and Constructive Total Loss will be settled on the basis of IDV.
- Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 20/05/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - Engine Protect)
UIN Number - IRDAN190RP0023V02201819/A0051V01201819

ATTACHED TO AND FORMING PART OF POLICY NO. 42040231220900000352 Additional Premium: Rs.3188.89

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicles under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle.

Terms and Conditions:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
2. In case of accidental external means resulting in loss or damage to the vehicles under carriage, indemnification under this add-on would be made only when there is evidence of such damage leading to oil leakage and resulting in damage to Engine and Engine Parts and/or Gear Box and Gear Box Parts and/or Transmission or Differential Parts Assembly.
3. This cover will also pay for the cost of lubricants oil/coolant lost due to leakage.
4. No additional deductible under this extension of the Cover.
5. Hybrid components like Hybrid battery, Inverter, Electric motor etc. will be covered.

Exclusions:

- a) Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Any claims related to loss or damage due to normal wear and tear.

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

For and on behalf of The New India Assurance Company Limited

Date of Issue: 20/05/2022

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover Consumables Items Cover)
UIN Number - IRDAN190RP0042V01100001/A0058V03201819

ATTACHED TO AND FORMING PART OF POLICY NO. 42040231220900000352 Additional Premium: Rs1807.47

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section 1 of the within mentioned policy is hereby extended cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

Policy No. : 42040231220900000352 Document generated by: 28222 at 2022/05/20 6:32:51.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.

Self Attested
[Signature]

THE NEW INDIA ASSURANCE CO. LTD.
(Government of India Undertaking)



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

For and on behalf of The New India Assurance Company Limited

Date of Issue: 20/05/2022

Duly Constituted Attorney(s)

Tax Invoice No : 42040222P0000546

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

Self Attested
[Signature]

Policy No. : 42040231220900000352 Document generated by 28232 at 2022/05/20 16:31:51.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.

THE NEW INDIA ASSURANCE CO. LTD.
(Government of India Undertaking)



COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

Issuing Office : ALIGANJ BRANCH (420402)
Address : 25 ALIGANJ
,226001
LUCKNOW
Insured Pan Number :
Phone : 05222324515
Email : nia.420402@newindia.co.in
Fax :
Collection Number : 42040281220000000283
Collection Date : 20/05/2022
Business Source Code : 1D9770904
PAN No of Payer :

Received with thanks from LOKESH VARUN.

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
420402312209000000352	Bank-420402	28608.00	9100.420402	BA00013359-420402-9100

Total = ₹ 28608.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
Cheque	28608.00	069709	20-MAY-22	STATE BANK OF INDIA	LKO	4204022210001605	N.A.

Total = ₹ 28608.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
24244.00	4364.00	0.00	0

Sl no.	Agency Code	Agency Name	Department Code
1	NIA1D9767455	SHYAM SINGH	31

For The New India Assurance Company Limited
Revenue Stamp



Date of Issue: 20/05/2022

Cashier's Initial

Authorized Signatory

Note -

- 1.Please note the Policy Number, Collection Number and date in all future correspondence.This Receipt is subject to Realisation of Cheque..
- 2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

Tax Invoice No : 42040222P0000546

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

Self Attested
Shyam

Signature Not
Verified
Digitally signed
by SRINIVASAN
VAIDESHARAN
Date: 2022.05.20
16:31:45 +05'30'

Policy No. : 420402312209000000352 Document generated by 28222 at 20/05/2022 16:33:88 hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.