



The New India Assurance Company Limited.

Servicing Office : Mumbai Auto Hub, 17A, Copergage road, Off Madam Cama Road, MIDIMBAI, 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 : I 66000MH1919GOI000526 IRDAI Reg: 190



Table with Policy No., Issued On, Insured Name, Insured Address, Proposal No. & Date, Previous Policy No., Previous Insurer, Period of Own Damage, Period of Liability Cover, Period of Compulsory Personal Accident Cover, Customer Details, and Nominee Details.

Vehicle Details table with columns: Make, Model, Variant, Cubic Capacity, Manufacturing Year, Seating capacity, Body Type, Registration No., RTO, Hypothecation/Lease, Fuel Type, VIN/Chassis No., Electrical Accessories, Non-Electrical Accessories, BI Fuel Kit, Total IDV, Engine No.

Table with Own Damage Premium (A) and Liability Premium (B) sections, including sub-totals and total premium amounts.

Add-on Cover Opted in the Policy: Nil Depreciation - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0047V01201819), Engine Protect Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0051V01201819), Key Protect Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0054V01201819), Personal Belongings Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0056V01201819)

- 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.
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.
NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.
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 means 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 & RIGHT 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/Grievances 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 or on website of General Insurance Council: www.gicouncil.in
HSN SAC : 997134. Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : HAP/43240042909
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 Motor Vehicle Act, 1988.

Table with Insurance Broker Name, Corporate Office, Scan for Renewal, and Authorized Signatory.

For Claims, Policy Servicing & Renewal, Kindly contact (KANHAIYA HYUNDAI) at +91-7080811610