

Dear Sir/Madam,

Greetings From **SKYDAC AUTO AND INFRA PVT LTD**

It's our privilege to have you as a customer of "KIA Safety" and thank you for insuring your KIA CARENS CARENS G1.5 6MT PRESTIGE O 7 as per below summary (kindly refer to policy schedule for details):

Policy No.: 77000031240960020281

Insurer Name: The New India Assurance Co. Ltd.

Vehicle Registration: New	Vehicle IDV: Rs.1151305	CNG/LPG IDV: 0
Electrical Accessories IDV: 0	Non Electrical Accessories IDV: 0	Total IDV: Rs.1151305
Compulsory Deductible: Rs.1000	Policy Start Date	Policy End Date
NCB % (as declared/eligible): 0%	Own Damage: 25-Jun-2024(14:32:00)	Own Damage: 24-Jun-2025(Midnight)
Coverage: Private Car Policy - Bundled	Period of Third Party Liability: 25-Jun-2024(14:32:00)	Period of Third Party Liability: 24-Jun-2027(Midnight)
	CPA Owner Driver: 25-Jun-2024(14:32:00)	CPA Owner Driver: 24-Jun-2027(Midnight)

Add on Cover(s) opted: Nil Depreciation, CC, Engine Protect Cover, Tyre Alloy Cover, Personal Belongings Cover

As KIA Safety customer, you'll benefit with a bouquet of feature and services to ensure that ownership of your KIA CARENS and the insurance policy provides convenience and satisfaction in the event of an unforeseen event.

You benefit with instant insurance coverage of the vehicle as per policy conditions\*, a wide range of Motor Insurance Add-on Covers\* with unique features (for more details pls. enquire details from Dealer Designated Person) and access to cashless claims\* settlement across all KIA Motor Dealer Workshops/Service Centres across India.

Renewal\* of insurance policies can be at KIA Safety Call Centre or at any KIA MISP Dealer partners with facility of online premium payment at the convenience from your home, office or while on the move.

In the event should you require assistance on your motor insurance policy, you have access to exclusive and dedicated call centre (Toll free No. 1800 2666 9666) & helpdesk (contact email - support@kiasafety.com) to assist with your queries and extend support

We always look forward to your continued patronage and assure our best services.

Best wishes for miles of safe and enjoyable driving and a wonderful ownership experience.

Best regards,  
Team KIA Safety

\*Subject to Terms and Conditions of insurers & payment of insurance premium. Admissibility of claims at the sole discretion of respective insurance company. For details please refer to insurers policy terms & conditions

**FOR RENEWALS, ENDORSEMENTS, NCB CERTIFICATE, CANCELLATION & REFUND :KINDLY CONTACT SKYDAC AUTO AND INFRA PVT LTD at 6386661961**

**BROKERS DETAILS:**

SMC Insurance Brokers Pvt. Ltd.  
IRDA - DIRECT BROKER LICENSE NO: DB 272/04 /289  
VALID UPTO : 27 Jan 2026  
CIN NO.: U66000DL1995PTC172311  
Corporate Office: Parsavnath Metro Mall, Pratap Nagar, New Delhi-110007.  
Email ID: support@kiasafety.com  
Toll Free No: 1800-2666-9666

24/7/2024  
Changju Ram  
31/8/24



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Policy - Bundled UIN: IRDAN190RP0023V01201819 Issued at 25-Jun-2024 (14:32:00)

Policy No. : 77000031240960020281  
Proposal No. & Date : PRDKIA0681348, 25-Jun-2024  
Insured's Name : MR. CHHANGUR RAM  
Insured Type : INDIVIDUAL  
PAN Card : AKJPR9954M  
Customer GSTIN : NA  
Insured's Address : S/O RAMASHANKAR RAM, SULTANPUR JALALABAD  
GHAZIPUR, ADD# 5/198 SECTOR 5 JANKIPURAM EXT  
LESA, LUCKNOW, UTTAR PRADESH-226031

Period of Own Damage : From 25-Jun-2024 (14:32:00) To 24-Jun-2025 (Midnight)  
Period of Third Party Liability : From 25-Jun-2024 (14:32:00) To 24-Jun-2027 (Midnight)  
Period of CPA Owner Driver : 25-Jun-2024 (14:32:00) To 24-Jun-2027 (Midnight)  
Previous OD Policy No. : NA  
Previous OD Insurer : NA  
Previous TP Policy No. : NA  
Previous TP Insurer : NA

Nominee Details

Name of Nominee	Age	Relationship with Insured	Name of Appointee	Relationship with Nominee
PRACHI	15	DAUGHTER	SONI	MOTHER

Vehicle Details

Registration No.	Registration Authority	Chassis No.	Engine No.	CC/KW
New	LUCKNOW	MZBGC814LRN179067	G4FLRV801828	1497
Make	Model	Variant	Fuel Type	Year of Manufacture
KIA	CARENS	CARENS G1.5 GMT PRESTIGE O 7	PETROL	2024
Seating Capacity	Vehicle Class	Invoice Date	Geographical Area	Geographical Area Ext.
7	Private	25-Jun-2024	INDIA	NO

INSURED'S DECLARED VALUE (Rs.)

YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	Total IDV
1	1151305	0	0	0	1,151,305

SCHEDULE OF PREMIUM

A. Own Damage (OD) Premium		Amount (Rs.)	Amount (Rs.)
<b>Basic Premium</b>			
Vehicle	18,737	Voluntary Deductibles (0) (IMT-22A)	0
Non-Electrical Accessories	0	Anti Theft Device (IMT-10)	469
Electrical Accessories (IMT-24)	0	AA Membership (IMT-8)	0
Bi Fuel Kit (IMT-25)	0	Handicap Discount	0
<b>Sub Total (Basic Premium)</b>	18,737	No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)	0	<b>Sub Total (Discounts)</b>	469
Lamp, Tyre Mudguards (IMT - 23)	0		
<b>Sub Total</b>	18,737	<b>Net Own Damage Premium (A)</b>	18,267
<b>B. Liability Premium</b>		<b>Amount (Rs.)</b>	<b>PA Cover</b>
Basic Third Party Liability Premium (including TPPD)	10,640	Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (3Year)	914
Bi-Fuel Kit	0	PA Cover for Paid Driver of Rs 200000 (IMT-17)	0
Geographical Area Extension	0	PA Cover (0 Per Person) For 0 Persons (IMT-16)	0
<b>Legal Liability</b>			
Paid Driver (IMT-28)	0		
Employee (for 0 Person) (IMT-29)	0		
<b>Sub Total (Legal Liability)</b>	0		
<b>Sub Total (PA Cover)</b>	914	<b>Net Liability Premium (B)</b>	11,55
		<b>Total Premium (A+B)</b>	29,82
		<b>IGST (18.00%)</b>	536
		<b>Gross Premium Paid</b>	35,19

*Chhangur Ram*  
31/06/24

Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer. 3. The policy is subject to compulsory deductible of Rs.100 (IMT-22). 4. Add on Cover(s) : Nil Depreciation UIN: IRDAN190RP0023V01201819/A0047V01201819, CC. UIN: IRDAN190RP0042V01100001/A0058V03201819, Engine Protect Cover UIN: IRDAN190RP0023V01201819/A0051V01201819, Tyre Alloy Cover UIN: IRDAN190RP0023V01201819/A0055V01201819, Personal Belongings Cover UIN: IRDAN190RP0023V01201819/A0056V01201819. Geographical Extension Area : NA.

HSN : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH (State Code : 09), Invoice Number : 37240020271

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 learner's 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 to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1(ii) of the policy-Damage to property other than the property belonging to the insured or held in trust or in the custody of control of the insured up to the limit specified Rs. 7.5 Lakh. Under Section (iii) of policy- PA cover for owner driver CSI Rs. 15 Lakh.

Subject to IMT Endt. Nos. & Memorandum: 10, 22

Hypothecation Details: ---NA---

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 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 interpretation, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at (18002091415) or may write an email at (customercare.ho@newindia.co.in). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (shashi.prakash@newindia.co.in). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at (gd.juneja@newindia.co.in). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website https://www.newindia.co.in or on www.gicouncil.in

The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; The Company is not obliged to refund the premium paid under this Policy.

Please visit for the policy wordings for complete details on Terms and Conditions.

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 Chapter XI of M.V. Act, 1988

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.

Broker Name : SMC Insurance Brokers Pvt. Ltd.  
IRDA - DIRECT BROKER LICENSE NO : DB 272/04 /289  
(Valid up to 27 Jan 2026)  
CIN : U66000DL1995PTC172311  
Email ID : support@kiasafety.com  
Toll Free No. : 1800-2666-9666

MISP Name : SKYDAC AUTO AND INFRA PVT  
MISP Code : 201000432  
Designated Person Name : PARAMNEET KAUR  
MISP Contact No : 6386661961  
MISP Email : sales.manager@skydac.in

For & On Behalf of  
The New India Assurance Co. Ltd.

Authorized Signature