



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers

UIN Number - IRDAN190RP0002V01201920

Policy Number :76190331231800000927

POLICY ISSUING OFFICE: PONNANI BRANCH (761903), 1ST FLOOR , DUNA TOWERS, OPP. A.V HIGH SCHOOL, PONNANI , , , KERALA , 679577. PHONE NUMBER:0494-2669096 / 04942666232 FAX NUMBER:NA / NA Email:nia.761903@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME:Mr. Santhosh Kumar.M . - (AG00033425), PHONE NUMBER: / / 9809281100 LAND/FAX NUMBER:/ EMAIL:skmenon27@gmail.com /	CLAIM CONTACT: Tirur Non Suit Claim Hub (769010) ADDRESS: THARIFF BAZAR,OPP. TOWN HALL , TIRUR ,MALAPPURAM DIST-676101 , , , KERALA , 676101. PHONE NUMBER: 123456 / MOBILE NUMBER: Email: nia.769010@newindia.co.in
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INSURED DETAILS

Insured Name	BIYAS M A .	Customer ID	PO96622604 (PAN No :NA)
Insured Address	S/O ABOO, MOOCHI ATHANIKKAL HO, KUMBIDI PO, UMMATHOOR, ANAKKARA,,, KUMBIDI ,KERALA, 679553	Contact Number	/ / XXXXX9997
		Email	inscorpni2019@gmail.co m
		GSTIN	NA

POLICY DETAILS

Period of cover	24/04/2023 12:00:01 AM to 23/04/2024 11:59:59 PM	Receipt Number	76190381230000000868 - 21/04/23
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	76190331221800001009
Related Bundled/Liability Policy No.:	3006823121P100644485	Bundled/Liability Policy period:	15/04/2021 to 14/04/2026
Bundled/Liability Insurer:	UNITED INDIA INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	KL-52-R-5692	Chassis no./Engine Number	ME1RG6673M0013309/G3 N3E0117427
Make / Model	YAMAHA/FZS	Variant:	M-Cycle/Scooter
Year of manufacture	2021	Type of body / Type of Fuel	Metal
Colour	MAT DARK PURPLISH BL	Cubic capacity(cc) /Wattage(kW):	149cc
Seating capacity including Driver	2	Name of registration authority	Pattambi
Geographical Area / Zone	India	Name of the Financier	HDFC BANK LIMITED
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
86000	0	0	0	0	86000

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Consumable Items Cover	No	Engine Protection Cover	No	Nil Depreciation Cover	Yes
Return to Invoice Cover	No	Road Tax	No	No Claim Bonus Protection Cover	No
Roadside Assistance Cover	No				

SCHEDULE OF PREMIUM

Own Damage	
Basic OD Premium (-)Calculated NCB Discount(25%)	865 216.21

Signature Not
Verified
Digitally signed
by JAGATRAYEE
PANIGRAHI
Date: 2023.04.21
17:39:00 +05'30'

Policy No. : 76190331231800000927 Document generated by AG_KSANTHO at 2023/04/21 17:39:00.
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>.



(+)Premium for nil depreciation cover	258
Calculated OD Premium	907
Total OD Premium in	907
Net Premium in Rs	907
GST in Rs	164
Total Payable in Rs	1,071
Total Payable in Rs(in words):	RUPEES ONE THOUSAND SEVENTY-ONE ONLY
GSTIN(Issuing Office)	32AAACN4165C4ZX
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: Coverage is only for Own Damage of the vehicle and does not cover third party property damage/personal injury/TP death and any other Legal Liability.	
For individual covers (OD) in RS:86000	Compulsory excess in Rs:100
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.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 907
SGST	9	82
CGST	9	82
IGST	0	0
KERALA FLOOD CESS	0	0

In witness where of this policy has been signed at PONNANI BRANCH on this 21/04/2023
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 ODWTOTADON/ODWTHADDON policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 25.

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 AML policy of the company. The AML 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.

Date of Issue: 21/04/2023

For and on behalf of The New India Assurance Company Limited

(Mr. SURESHKUMAR R)
[SR BRANCH MANAGER]



Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Two Wheelers - Enhanced Covers
(Endorsement Wording for Add on cover - Nil Depreciation)
UIN Number - IRDAN190RP0002V01201920/A0015V01201920

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "TWO WHEELER PACKAGE POLICY - ENHANCED COVERS" IS PROVIDED WITH ADD ON COVER - NIL DEPRECIATION:

TWO WHEELER PACKAGE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 76190331231800000927 Additional Premium: Rs. 258

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 I of the within mentioned policy is hereby extended to the effect that in the event of any partial loss claim admissible under this policy, no depreciation shall be deducted for the replaced parts payable under the claim.

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

Further No claim shall be payable :

1. For any extra fittings and / or any internal improvements in the policy other than provided by the manufacturer in the vehicle originally.
2. In relation to any accident occurring in any geographical area outside India.
3. If the vehicle is more than five years old from the date of first purchase of the new two wheeler from the dealer.
4. If the vehicle is in excluded category;

- a) Sports model Two wheeler
- b) Racer model Two wheeler
- c) Imported model Two wheeler

5. After the first two admissible claims under the Enhanced Cover during the current policy period.

Excess:

From the second year age of the vehicle, additional excess of Rs. 200/- will be deducted from the claim amount in respect of each claim.

If anytime the Package Policy Enhanced Cover is transferred to a new owner, the Enhanced Cover provided will become non-operational from the date of such transfer, in which case pro-rata refund shall be made to the original insured subject to there being no claim admissible during the current period of the policy.

All other terms and conditions of the within mentioned policy shall remain unaltered.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 21/04/2023

(Mr. SURESHKUMAR R)
[SR BRANCH MANAGER]

Duly Constituted Attorney(s)

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.

Tax Invoice No : 76190323P0000984



IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C