



WITH YOU ALWAYS

Auto Secure - Commercial Vehicle Package Policy - Goods Carrying Vehicle

Name	Mr Sanjay Pandharinath Nikam
Address	MAIN PETH NR VITTHAL MANDIR, KUMBHAR WADA SHIKRAPUR ,PUNE, PUNE, -MAHARASHTRA 411001
Contact No.	88**24**30
Email ID	Haw*****@gmail.com

Unlock Policy Details at Your Fingertips

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OR

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You can also visit our website
www.tataaig.com

WhatsApp us at
[+91 9136160375](https://wa.me/919136160375)

Drive with confidence, we have got you covered!

Thank you for choosing our Motor Vehicle Insurance Policy.

We've attached your Policy Schedule cum Certificate of Insurance. Visit www.tataaig.com for your Policy wording.

What is Covered

 Loss of/Damage to the Vehicle Insured	We will provide coverage for any loss or damage to the vehicle caused by both Man made & Act Of God perils specified in the policy like fire, theft, explosion, burglary, riots and many more.
 Third-Party Liabilities	We will indemnify the insured for third-party damages, including injury or death of a third party or damage to third-party property resulting from vehicle use as per provisions of Motor Vehicles Act 1988 and amendments thereto.
 Owner-Driver Personal Accident Cover (If Opted)	We will compensate the owner-driver for death or bodily injury caused by violent, accidental, external and visible means in direct connection with the insured vehicle. This cover pays up to 15 lakhs for injury/death. In the event of death compensation shall be paid to legal representative.

What is not Covered

 Losses Outside the Covered Geographical Area	Any losses that may occur outside the geographical area as mentioned in policy schedule.
 Consequential Loss	A consequential loss is a loss that follows another loss that is caused by a peril.
 Unlawful Actions	Driving without valid driving license or under influence of intoxicants, overloading etc. Vehicle being used for purpose other than it is allowed.
 War & War like Perils	Damages due to nuclear weapons, war or war-like activities, hostilities, invasions, or the act of foreign enemies.
 Other Exclusions as mentioned in Policy Wordings	

Here's your go-to guide to understand CV terminology. [Click here to explore.](#)

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India.

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IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425

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Certificate of Insurance Cum Policy Schedule

Agent Name: AMJAD
SHAIKH

Agent License Code:
AGINCDSPTS5122E

Agent Contact No.:
9067887858

Policy Details:

Policy No.	6302647925 00 00
Insured's Name	Mr Sanjay Pandharinath Nikam
Address	MAIN PETH NR VITTHAL MANDIR, KUMBHAR W ADA SHIKRAPUR ,PUN E, PUNE, MAHARASHTR A, 411001
Period of Insurance	23/01/2025 13:34 Hours To 22/01/2026 Midnight
Insured/Lessor GSTIN	NA
Insured ID	
Alternate Policy No.	N/A
Policy Code	00/00/3189/01
Place of Supply	MAHARASHTRA
State Code	27

Vehicle Details:

Registration No.	MH12SX5036
Make / Model / Body Type / Segment	MARUTI SUZUKI/SUPER CARRY/CNG/OPEN/PIC K UP VAN
Engine No. / Motor No. (for EV)	G12BN937849
Chassis No.	MA3EZLF1T00199092
CC/KW	1196
GVW	1600
Licensed Carrying Capacity Including Driver	2
Mfg. Year	2021
Hire Purchase / Hypothecation / Lease with	IDFC FIRST BANK LTD
Contract / Loan / Reference No.	
RTO Location	PUNE
Zone	C
Geographical Area	INDIA
No. of Batteries	0
Battery No.	0
Cost of Battery	0
No. of Charger	0

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**Public Carrier /
Private Carrier**

A1 GCV Public carriers
other than 3 wheelers

Insured Declared Value (IDV) ₹:

Vehicle IDV	Body IDV	Chassis IDV	Non Electrical Accessories IDV	Electrical/ Electronic Accessories	Bi-Fuel/CNG /LPG Kit	Trailer IDV	Total IDV
420000	0	420000	0	0	0	0	420000

Schedule of Premium

Section - I Own Damage Premium Details (A):

(Coverage for damage, theft, or loss to your own vehicle)

Own Damage Premium on Vehicle and Accessories	
Basic OD Premium	₹ 1449.84
Add: CNG / LPG Kit-IMT 25	₹ 72.49
Loadings under Own Damage Section	
Add: Cover for lamps, tyres/tubes mudguards/Bonnet/side parts-IMT 23	₹ 228.35
Discounts under Own Damage Section	
Less: No claim bonus (20%)	₹ 350.14
Total Own Damage Premium (A)	₹ 1400.54
Section - I Add on Covers	
Add: Repair of glass, plastic, fibre and Rubber (TA 06)	₹ 0
Total Add on Premium (C)	₹ 0
Net Own damage Premium (A+C)	₹ 1400.54

Section - II Liability Premium Details (B):

(Provides coverage for third-party damages, including injury or death of a third party or damage to third-party property resulting from your vehicle use.)

Third-Party Premium	
Basic TP premium	₹ 16049.00
Add: CNG / LPG kit TP	₹ 60.00
PA Benefits	
1 Year(s) Compulsory PA cover for Owner Driver	₹ 375.00
Legal Liability	
Add: Legal liability to paid driver - IMT 28 Number of persons:1	₹ 50.00
TOTAL LIABILITY PREMIUM	₹16534.00
Net Basic Liability Premium (B)	₹16049.00
GST on Basic Liability Premium :	
SGST@6%	₹ 963.00
CGST@6%	₹ 963.00
Net Other Liability Premium (D)	₹ 485.00
GST on other liability cover :	

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GST on own damage section		SGST@9%	₹ 44.00
SGST@9%	₹ 126.00	CGST@9%	₹ 44.00
CGST@9%	₹ 126.00	Net Premium (A+B+C+D)	₹17935.00
		SGST	₹ 1133.00
		CGST	₹ 1133.00
		Total Policy Premium	₹ 20201

Drivers Clause: Persons or Classes of Persons Entitled to Drive: Stage Carriage / Contract Carriage / Private Service Vehicle Any person including 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Goods Carriage: Any person including 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Non-Transport Vehicles: Any person including 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to Use: The Policy covers use only under a permit within the meaning of the Motor Vehicle Act 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover use for a) Organised Racing b) Pace Making c) Reliability Trials d) Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

Warranty for Goods Carrying Vehicles: Warranted that at no time the Gross Laden Weight of the vehicle exceeds the Gross Vehicle weight mentioned in the Schedule of the policy.

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Limits of Liability:

Under Section II- 1 (i) of policy (Death of or Bodily Injury)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.	Under Section II - 1 (ii) of policy (Third Party Property Damage)	₹ 7,50,000	Under Section IV : 1 Year(s) Compulsory PA Cover for Owner Driver	₹ 15,00,000
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PUC & Fitness Certificate: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid Fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Deductible Under Section I	Compulsory Deductible: ₹ 500.00 Imposed Excess: ₹ 0.00 Franchisee: ₹ 0.00	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 follows: The preceding year 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 will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.
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Subject to: A) IMT Endorsement Number: IMT 23, IMT 28, IMT 25,
B) TATA AIG Auto Secure Endorsement Number (TA): TA 06,

Nomination Details:

Name of the Nominee	Relationship with Insured	Name of Appointee (If nominee is minor)	Relationship with Nominee
legal heir	Spouse	NA	NA

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We hereby certify that the Policy to which this Certificate relates as well as the Certificate of Insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019. Consolidated Stamp Duty has been paid to the State Exchequer.

Policy Number: 6302647925 00 00

| GSTIN: 27AABCT3518Q1ZW

Service Account Code: 997134

For TATA AIG General Insurance Company Limited

Authorized Signatory

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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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'.

This Policy does not cover pre-existing damages as per Inspection photographs and Report.

Note: You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this Policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at **www.tataaig.com** for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline **1800 266 7780** in case you desire to have a printed copy of Policy Wording. Our grievance redressal procedure and details about ombudsman are available at the company website **www.tataaig.com**. You may also reach us at our 24*7 helpline **1800 266 7780** for grievance redressal procedure and details about ombudsman. Please note that any established fraud of the insured will lead to cancellation of Policy ab initio with forfeiture of premium and non-consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No claim Bonus Amount within 20 days. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.

Please carefully read the Customer Information Sheet (CIS) attached to your Policy.

Policy Servicing Office: 3RD FLOOR, THE ORION KOREGAON PARK ROAD OPP. ST. MIRA'S COLLEGE FOR GIRLS, ARJUN MANSUKHANI PATH, PUNE, MAHARASHTRA. , PUNE , MAHARASHTRA , 411001

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Receipt

Receipt No.		PD300012492280	Receipt Date		23/01/2025	Policy No.		6302647925 00 00
Sr. No.	Policy Number	Mode of Payment		Total Premium (₹)		Utilized from the receipt for policy (₹)		Balance (₹)
1.	6302647925 00 00	paymentLinkCustomer		20201		20201		0.00

Payer Name: Sanjay Pandharinath Nikam

Notes:

1. This is a computer-generated receipt and does not require a signature.
2. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realization.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA

Service Accounting Code: 997134

Revenue (consolidated) Stamp Duty duly paid vide Challan No. date for applicable cases.
Issuance of this receipt does not amount to acceptance of the risk by TATA AIG General Insurance Company Limited. The Insurance cover for the risk shall be as per the terms conditions of the Insurance Policy if and when issued.

Grievance Redressal Procedure: As per Chapter 7 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

UIN Numbers: Repair of Glass, Fibre, Plastic & Rubber - UIN :
IRDAN108RP0003V02200001/A0013V01201213 (TA 06).

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Transcript Of Proposal

1. **Name (Registered Owner of the Motor Vehicle)*:** Mr Sanjay Pandharinath Nikam
2. **Address for Communication*:** MAIN PETH NR VITTHAL MANDIR, KUMBHAR WADA SHIKRAPUR ,PUNE, 411001, PUNE, MAHARASHTRA, INDIA
3. **Vehicle Details:**

Registration number: MH12SX5036	Make/Model/Body type/Segment: MARUTI SUZUKI/SUPER CARRY/CNG/OPEN/PICK UP VAN	Mfg Year: 2021
Engine/ Motor Number: G12BN937849	Chassis Number: MA3EZLF1T00199092	CC/KW: 1196
Licensed Carrying Capacity Including Driver: 2	No. of Batteries: 0	Battery No.: 0
Cost of Battery: 0	No. of Charger: 0	GVW: 1600
Vehicle purchased on dated: 2021-07-02		
Is battery provided by manufacturer(YES/NO): No		
Is battery a part of Ex-showroom price of the vehicle: No		
4. **Fuel Type:** CNG
5. **Nature of goods carried (Hazardous/Non-Hazardous goods.):** Non Hazardous
6. **Insured's Declared Value:** 420000
7. **Previous Insurance Particulars*:**

Policy Number*: 3003/326141130/00/B00	NCB Claimed: NA	Date of Expiry*: 22/01/2025
Name of the Insurer*: ICICI	NCB in previous Policy: 0	
Accident in the previous Policy period: NA	Type of Cover: Package (1 year OD + 1 Year TP)	
8. **Policy Period desired from*:** 23/01/2025 to Midnight of 22/01/2026
9. **CPA Declaration Opted (Y/N) & Reason for not opting:** Yes, None
10. **Financier's Details:** IDFC FIRST BANK LTD
11. **Extra Benefits opted:**

Cover Taken for Wider Legal Liability to Paid Driver (Y/N): Yes & Count of Person (1)

Liability to Employees Travelling/Driving the Vehicle (Other than Paid Driver) - No

Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law): 1

Legal Liability to Non-fare Paying Passengers other than Statutory Liability Except the Fatal Accidents Act): NA

Compulsory PA cover for Owner Driver: ₹ Rs. 1500000	Term: 1 Years
Name of the Nominee & Age: legal heir, 40	Relationship: Spouse
Name of Appointee (If Nominee is Minor): NA	Relationship to the Nominee: NA
12. **Restriction of Cover/Discounts/Concessions/Extended Covers:**

Third-Party Property Damage Cover Restricted to 6,000 only: NO

Vehicle is Fitted with Anti-Theft Device Approved by ARAI: NO

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13. Add on Covers: Repair of glass, plastic, fibre and Rubber

14. Bank Details (Required for Refund / Claims): Name of the Account Holder:

Name of Bank & Branch:

Account No.:

IFSC Code of Bank:

15. Declaration for No Claim Bonus: (If NCB Confirmation is not submitted but NCB claimed)

I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Section 1 of the Policy will stand forfeited.

16. I hereby give my consent to receive one page Insurance Policy.

17. AML Guidelines: 1. I/we hereby confirm that all premiums paid/payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I/we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I/we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

2. I/we are not Politically Exposed Persons* nor are their close relatives / family members / associates. I/we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons. "Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

18. We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings on www.tataaig.com carefully, before concluding a sale. Add On covers can only be purchased with the base product and on payment of an additional premium. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.

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