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

POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy Enhanced Covers

UIN Number - IRDAN190RP0044V01100001

Policy Number :17090131250300000509

POLICY ISSUING OFFICE	BUSINESS CHANNEL/CPSC User	CLAIM CONTACT
KHED BRANCH OFFICE (170901), OFFICE NO.04, 1ST FLOOR, , MUKADAM LANDMARK BLDG. NO.1, NR.TINBATTI NAKA, , OPP. JIJAMATA DYAN, KHED, DIST RATNAGIRI. , MAHARASHTRA , 415709. PHONE NUMBER:02356263569 FAX NUMBER:NA / NA Email:nia.170901@newindia.co.in	NAME: MR. HANIF A. GHANSAR - (1D7805759) Mr. Mahesh Chandrakant Kondhalkar - (NIAAG00184759), PHONE NUMBER: / / 9673370349 LAND/FAX NUMBER:/ EMAIL:rock89mahesh@gmail.com / rock89mahesh@gmail.com	Ratnagiri Non Suit Claim Hub (179001) ADDRESS: Naik Complex Shivaji Nagar Ratnagiri 415612 , , , MAHARASHTRA , 415612. PHONE NUMBER: 1234567890 / MOBILE NUMBER: Email: ch179001@newindia.co.in

INSURED DETAILS

Insured's Name	PARASMAL TILOKCHAND PALRECHA	Customer ID	POC3197448 (PAN No :AAUPP9218M)
Insured's Address	TILOK BHAVAN, ELPHISTONE ROAD, BOPODI, PUNE,,, PUNE ,MAHARASHTRA, 411003	Contact Number	/ / XXXXXX7858
		Email	sparkpolicy@gmail.com
		GSTIN	27AAUPP9218M1ZP

POLICY DETAILS

Period of cover	30/05/2025 04:32:57 PM to 29/05/2026 11:59:59 PM	Receipt Number	10000089250500766581 - 30/05/25
Previous Insurer	Not applicable	Previous Policy Number	NA

VEHICLE DETAILS

Geographical Area / Zone:	India/A	Year of manufacture:	2025
Type of Commercial Vehicles:	C - Passenger Carrying	Sub Type:	C2-Four Wheeler(Carrying >6)
Name of the Financier:	AXIS BANK LTD .	Chassis no./Engine no.:	MC1E4EEA1SPO16108/D71079521
Type of fuel:	Diesel	Cubic capacity (CC):	4020
Type of body:	Bus	Gross Vehicle Weight (GVW):	0
Make/Model:	FORCE/FORCE ONE	Registration no.	DD-01
Seating capacity including Driver:	21	Variant:	T 1 MB 4020 FM2.6 CR BSVI.2 PS 20D AC HB
Automobile Association membership:		Colour:	AS PER RC
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	
FASTag ID:			

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
2173635.15	0	0	0		2173636

ENHANCED COVER

Cover Description	Cover Opted	Cover Description	Cover Opted
Nil Depreciation Cover	Yes	Return to Invoice Cover	
Engine Protect Cover		Key Protect Cover	
Tyre and Alloy Cover		Inconvenience Allowance Cover	

Signature Not Verified

Digitally signed by DHIRAJ KUMAR
Date: 2025.05.30 16:33:10 IST

Consumable Items Cover	No		
Battery Protect Cover	No	Wall mounted Charger	No

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (+)Loading for Additional Towing Coverage (+)Loading for Inclusion of IMT 23 (+)Nil Depreciation Cover Premium (+)Premium for enhancement cover (+) Additional OD Premium for Bi-Fuel/CNG/LPG	5545 500 831.76 3353.18 3353.18 0	Basic TP Premium (+)Add Legal liability to passangers (+)PA Cover for Paid Drivers Cleaner Conductor No of Paid Drivers(0 per person) for 1 person (IMT - 17) PA Cover for Paid Drivers Cleaner Conductor No of Conductors(0 per person) for 1 person (IMT - 17)	14343 17540 0 100
Calculated OD Premium	9399	Calculated TP Premium	31983
Total OD Premium (Rs)	9399	Total TP Premium (Rs)	31983
Net Premium (Rs)			41,382
GST (Rs)			7,448
Total Payable (Rs)			48,830
Total Payable in Rs(in words):	RUPEES FORTY-EIGHT THOUSAND EIGHT HUNDRED THIRTY ONLY		

GSTIN(Issuing Office)	27AAACN4165C3ZP
SAC	997134 (Motor vehicle insurance services)
Limitation as to use:The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicles 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.	
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:2173636	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
none	0	none	none	none

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
NA	NA	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 41,382
SGST	9	3724
CGST	9	3724
IGST	0	0

In witness where of this policy has been signed at KHED BRANCH OFFICE on this 30-MAY-25
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 policy attached/available on the web site

http://newindia.co.in; IMT Endorsement Number(s) printed herewith attached 17,21,23,7.
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: 30/05/2025

For and on behalf of The New India Assurance Company Limited

(MANDAR KALE)
[BRANCH MANAGER]

Duly Constituted Attorney(s)

NIL DEPRECIATION ADD ON COVER UNDER COMMERCIAL VEHICLE PACKAGE POLICY

(Endorsement Wording for Add on cover - Nil Depreciation)
UIN Number - IRDAN190RP0044V01100001/A0009V01202021

ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 17090131250300000509

Additional Premium: Rs.3354

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.Exclusion and depreciation under IMT 21 & IMT 23 respectively (wherever applicable).
3.Midterm inclusion of cover is not permitted.
4.Total Loss and Constructive Total Loss will be settled on the basis of IDV.
5.Depreciation waiver is applicable for two claims only.

The Company shall not be liable to make any payment in respect of:

1.Replacement of accessories, extra fittings and/or any internal improvements in the Insured Vehicle unless specifically covered in IDV.
2.Any damage occurred due to overturning in case of Miscellaneous D vehicle, unless covered under the policy by IMT 47.

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: 30/05/2025

(MANDAR KALE)
[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 : 17090125P0000863

IRDA Registration Number: 190
NIA PAN NUMBER: AACN4165C