



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy Enhanced Covers

UIN Number - IRDAN190RP0044V01100001

Policy Number :16030231250300001241

POLICY ISSUING OFFICE:
GONDIA BRANCH (160302),
1ST FLOOR, RUNGTA COMPLEX, , JAISTUMBH
CHOWK, GANESH NAGAR ROAD, , GONDIA ,
MAHARASHTRA , 441601.
PHONE NUMBER:07182238084 /
07182214159 / 9960435801
FAX NUMBER:NA / NA
Email:nia.160302@newindia.co.in

BUSINESS CHANNEL/CPSC User:
NAME:
Sparkshield Insurance Broker Private Limited -
(BR00001976),
PHONE NUMBER: / / 8421887858
LAND/FAX NUMBER:/
EMAIL:sparkshieldbroker@gmail.com /

CLAIM CONTACT:
Gondia Non Suit Claim Hub (169008)
ADDRESS: Jaistambha Chowk, Near LIC, Ganesh
Nagar Road, Gondia , , MAHARASHTRA , 441601.
PHONE NUMBER: 1234567890 /
MOBILE NUMBER:
Email: ch169008@newindia.co.in

INSURED DETAILS

Insured's Name	DEEPALI KIRAN AHER	Customer ID	POC5530502 (PAN No :NA)
Insured's Address	E 602 6TH FLOOR KAMLARAJ DATTA VIHAR MOSHI PUNE ,,, THEUR ,MAHARASHTRA, 412110	Contact Number	/ / XXXXXX7858
		Email	sparkpolicy@gmail.com
		GSTIN	27BOBPA5329G1ZA

POLICY DETAILS

Period of cover	30/08/2025 06:23:48 PM to 29/08/2026 11:59:59 PM	Receipt Number	10000089250800955798 - 30/08/25
Previous Insurer	Not applicable	Previous Policy Number	.

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:	UNION BANK OF INDIA	Chassis no./Engine no.:	MC1M4AGA3TP005503/D7 1086584
Type of fuel:	Diesel	Cubic capacity (CC):	2500
Type of body:	Closed	Gross Vehicle Weight (GVW):	0
Make/Model:	FORCE MOTO/URBANIA	Registration no.	NW-
Seating capacity including Driver:	17	Variant:	16+1 6.2
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
3449000	0	0	0		3449000

ENHANCED COVER

Cover Description	Cover Opted	Cover Description	Cover Opted
Nil Depreciation Cover	Yes	Return to Invoice Cover	No
Engine Protect Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No	Inconvenience Allowance Cover	No



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

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	5829	Basic TP Premium	14343
(+)Loading for Additional Towing Coverage	500	(+)Add Legal liability to passangers	14032
(+)Loading for Inclusion of IMT 23	874.4	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	275
(+)Nil Depreciation Cover Premium	6675.62		0
(+)Premium for enhancement cover	6675.62		
(+) Additional OD Premium for Bi-Fuel/CNG/LPG	0	(+)LL to paid driver conductor cleaner employed for oprn	50
Calculated OD Premium	13005	Calculated TP Premium	28700
Total OD Premium (Rs)	13005	Total TP Premium (Rs)	28700
Net Premium (Rs)			41,705
GST (Rs)			7,506
Total Payable (Rs)			49,211
Total Payable in Rs(in words):	RUPEES FORTY-NINE THOUSAND TWO HUNDRED ELEVEN 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:3449000 Compulsory excess in Rs:500

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
NA	NA	NA	.	.

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 41,705
SGST	9	3753
CGST	9	3753
IGST	0	0

In witness where of this policy has been signed at GONDIA BRANCH on this 30-AUG-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 21,23,37,7.

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.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 30/08/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

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. 16030231250300001241

Additional Premium: Rs.6676

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: 30/08/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

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 : 16030225P0002304

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
