



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Bundled Motor Policy for Private Car - Enhanced Covers

UIN Number - IRDAN190RP0023V02201819

Policy Number :16030231250900001264

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
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INSURED DETAILS

Insured Name	SANDIP NATHU NIVANGUNE	Customer ID	POC5618241 (PAN No :NA)
Insured Address	S NO 48/3/1 NIVRUTTI NAGAR NEAR SAI LOUNDRY VADGAON PUNEC 411041,,, PUNE ,MAHARASHTRA, 411041	Contact Number	/ / XXXXXX1157
		Email	sparkpolicy@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	OD Cover 03/09/2025 02:22:56 PM to 02/09/2026 11:59:59 PM TP Cover 03/09/2025 02:22:56 PM to 02/09/2028 11:59:59 PM	Receipt Number	10000089250900103456 - 03/09/25
Previous Insurer	Not applicable	Previous Policy Number	NM

VEHICLE DETAILS

Registration Number	New Vehicle	Chassis no./Engine Number	MC1D4DEA2SP109175/D7 2020904
Make / Model	FORCE MOTO/TRAX CRUISER	Variant:	9+1 2025 SEATER AC
Year of manufacture	2025	Type of body / Type of Fuel	Saloon/Diesel
Colour	SNOW WHITE	Cubic capacity(cc) /Wattage(kW):	2596cc
Seating capacity including Driver	10	Name of registration authority	
Geographical Area / Zone	India	Name of the Financier	BAJAJ FINANCE LTD
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (in Rs)

Year	Duration	Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi- fuel/CNG/LP G kit	Total Value
First Year	03/09/2025 to 02/09/2026	1520138	0	0	0	0	1520138

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	No
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No	Battery Protect Cover	No

Policy No. : 16030231250900001264 Document generated by QR_RENEWAL at 2025/09/03 14:23:14.

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 <https://newindia.co.in>.



Wall Mounted Charger	No			
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Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS
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SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	3138	Basic TP Premium	8199
(+)Premium for nil depreciation cover	3921.96	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	800
		(+)Legal Liability Premium for Paid Driver for 1 person(IMT - 28)	50
		(+)PA premium for UnNamed/Hirer/Pillion Persons (100000 per person) for 9 person (IMT - 16)	450
Calculated OD Premium	7060	Calculated TP Premium	8966
Total OD Premium	7060	Total TP Premium	26896
Net Premium in Rs			33,956
GST in Rs			6,112
Total Payable in Rs			40,068
Total Payable in Rs(in words):	RUPEES FORTY THOUSAND SIXTY-EIGHT ONLY		

GSTIN(Issuing Office)	27AAACN4165C3ZP
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: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:1520138 Compulsory excess in Rs:2000

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	none	none

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 33,956
SGST	9	3056
CGST	9	3056
IGST	0	0

In witness where of this policy has been signed at GONDIA BRANCH on this 03-SEP-25WARRANTED 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 Bundled policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 16,22,28,7.

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

The policy is subject to PCEC endorsement attached.

Date of Issue: 03/09/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

Duly Constituted Attorney(s)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)
UIN Number - IRDAN190RP0023V02201819/A0047V02201819

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO.
16030231250900001264 Additional Premium: Rs. 3921.96

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.Midterm inclusion of cover is not permitted.
 - 3.Total Loss and Constructive Total Loss will be settled on the basis of IDV.
 - 3.The claims under this Add On Cover will be paid up to maximum of specified number of times or unlimited nos. (as mentioned in Policy schedule) during the policy period of Own Damage Coverage. This Add On Cover policy will not be valid once the Insured has claimed for the specified number of times mentioned in the policy schedule.
- 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: 03/09/2025

(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 : 16030225P0002352

IRDA Registration Number: 190

NIA PAN NUMBER: AAACN4165C