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 :16030231250300001272

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	AEOM INDIA LLP	Customer ID	POC5639781 (PAN No :NA)
Insured's Address	GR.FLR.SHOP NO.13,MADHAV AVENUE,MOTI KHAVADI,SIKKA JAMNAGAR,GUJRAT,,, DIGVIJAYGRAM ,GUJARAT, 361140	Contact Number	/ / XXXXXX2284
		Email	sparkpolicy@gmail.com
		GSTIN	24ACIFA1248E1ZU

POLICY DETAILS

Period of cover	04/09/2025 01:23:56 PM to 03/09/2026 11:59:59 PM	Receipt Number	10000089250900184967 - 04/09/25
Previous Insurer	Not applicable	Previous Policy Number	NEW

VEHICLE DETAILS

Geographical Area / Zone:	India/C	Year of manufacture:	2025
Type of Commercial Vehicles:	A - Goods Carrying	Sub Type:	Other than 3 wheeler - Public Carrier
Name of the Financier:		Chassis no./Engine no.:	MC1E1FHA1TP001894/D71 084771
Type of fuel:	Diesel	Cubic capacity (CC):	0
Type of body:	Open	Gross Vehicle Weight (GVW):	4530
Make/Model:	FORCE MOTO/TRAVELLER	Registration no.	00-01
Seating capacity including Driver:	2	Variant:	T2 DV SHELL 4020 FM2.6CRBSVI.2 AC PS ABS
Automobile Association membership:		Colour:	WHITE
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
1735411	0	16589	0		1752000

ENHANCED COVER			
Cover Description	Cover Opted	Cover Description	Cover Opted
Nil Depreciation Cover	Yes	Consumable Items Cover	No
Battery Protect Cover	No	Wall mounted Charger	No

Signature Not Verified
Digitally signed by DHIRAJ KUMAR
Date: 2025.09.04 13:24:10 IST

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SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (+)Additional Premium for Non-Electrical fitting (+)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	9387 89.73 500 1421.56 10707.16 10707.16 0	Basic TP Premium (+)LL to paid driver conductor cleaner employed for oprn	16049 0 100
Calculated OD Premium	20685	Calculated TP Premium	16149
Total OD Premium (Rs)	20685	Total TP Premium (Rs)	16149
Net Premium (Rs)			36,834
GST (Rs)			5,667
Total Payable (Rs)			42,501
Total Payable in Rs(in words):	RUPEES FORTY-TWO THOUSAND FIVE HUNDRED ONE 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	
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:1752000	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
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		Rs20785
SGST	0	0
CGST	0	0
IGST	18	3741
Premium		Rs16049
SGST	0	0
CGST	0	0
IGST	12	1926

In witness where of this policy has been signed at GONDIA BRANCH on this 04-SEP-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 21,23,37,38.
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: 04/09/2025

For and on behalf of The New India Assurance Company Limited

(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. 16030231250300001272

Additional Premium: Rs.10708

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.

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

For and on behalf of The New India Assurance Company Limited

Date of Issue: 04/09/2025

(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 : 16030225P0002367

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C