



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy Enhanced Covers

UIN Number - IRDAN190RP0044V01100001

Policy Number :16030231250300001421

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's Name	FUTURE SOLUTIONS PRIVATE LIMITED	Customer ID	POC6030342 (PAN No :NA)
Insured's Address	P.NO.4, HSIIDC UDYOG VIHAR SECTOR 35, GURUGRAM, GURUGRAM,,, GURGAON ,HARYANA, 122004	Contact Number	/ / XXXXXX6104
		Email	sparkpolicy@gmail.com
		GSTIN	06AACCF5569L1Z8

POLICY DETAILS

Period of cover	25/09/2025 12:00:01 AM to 24/09/2026 11:59:59 PM	Receipt Number	10000089250900929337 - 24/09/25
Previous Insurer	Not applicable	Previous Policy Number	1

VEHICLE DETAILS

Geographical Area / Zone:	India/B	Year of manufacture:	2025
Type of Commercial Vehicles:	C - Passenger Carrying	Sub Type:	C2-Four Wheeler(Carrying >6)
Name of the Financier:		Chassis no./Engine no.:	MC1MAADA6SP004333/D7 1079195
Type of fuel:	Diesel	Cubic capacity(cc)/Wattage(kW):	3625cc
Type of body:	Bus	Gross Vehicle Weight (GVW):	0
Make/Model:	FORCE MOTO/URBANIA	Registration no.	HR-06
Seating capacity including Driver:	17	Variant:	WBFM26CRBSVI.2ACPSP 16D1FSAB
Automobile Association membership:		Colour:	WHITE
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Panipat
FASTag ID:			

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
5128500	0	0	0		5128500

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

Policy No. : 16030231250300001421 Document generated by QR_RENEWAL at 2025/09/24 17:19:38.

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>.



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

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	4305	Basic TP Premium	14343
(+)Additional Loading on OD Premium	27	(+)Add Legal liability to passangers	14032
(+)Consumable Items Cover Premium	7179.9		0
(+)Loading for Additional Towing Coverage	500	(+)LL to paid driver conductor cleaner employed for oprn	50
(+)Loading for Inclusion of IMT 23	649.79		
(+)Nil Depreciation Cover Premium	6598.85		
(+)Premium for enhancement cover	13778.75		
(+) Additional OD Premium for Bi-Fuel/CNG/LPG	0		
Calculated OD Premium	18611	Calculated TP Premium	28425
Total OD Premium (Rs)	18611	Total TP Premium (Rs)	28425
Net Premium (Rs)			47,036
GST (Rs)			8,466
Total Payable (Rs)			55,502
Total Payable in Rs(in words):		RUPEES FIFTY-FIVE THOUSAND FIVE HUNDRED TWO 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:5128500	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		Rs 47,036
SGST	0	0
CGST	0	0
IGST	18	8466

In witness where of this policy has been signed at GONDIA BRANCH on this 24-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.

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: 24/09/2025

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. 16030231250300001421

Additional Premium: Rs.13779

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.

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For and on behalf of The New India Assurance Company Limited

Date of Issue: 24/09/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

Duly Constituted Attorney(s)

COMMERCIAL VEHICLE PACKAGE POLICY ENHANCED COVER

(Endorsement Wording for Add on cover - Consumables Items Cover)

UIN Number - IRDAN190RP0044V01100001/A0008V01202324

ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250300001421

Additional Premium: Rs.7179.9

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended to cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

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 : 16030225P0002705



IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C