



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE

PCV 4 WHEELER EXCEEDING 6 or 3 WHEELER EXCEEDING 18 PACKAGE(UIN. IRDAN545RP0048V01199900) POLICY
(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	1620003125P111688091				Certificate Number	1620003125P111688091				
Customer Id	23513998108				Issuing Office Address	Code	162000			
Name of the Insured	MR VAIBHAV VITTHAL KHARAT				SHIVAM COMPLEX, 1ST FLOOR, S.NO. 106/A/8, SHANKAR MATH, PUNE-SOLAPUR ROAD					
Address of the Insured	H NO 14/46 A/F 8 DEEP COMPLEX DILIP NAGAR NANI DAMAN				PUNE 411013 MAHARASHTRA					
Business/Occupation	Shop owner	Mobile No.-	*****3241			Telephone	(020) 29994629, (020) 29994624			
Effective date of commencement of Insurance for the purpose of Act from 10:23 Hrs on 20/10/2025					Insured's Declared Value ₹ 2327500					
Date of Expiry of the Insurance Midnight on 19/10/2026										
Particulars of Vehicle Insured										
Registration No.	Trailer (if any)	Obsolete Vehicle	Engine No	Chassis No.	Make/Model	Type of Body	Year of Mfg	HP/Cubic Capacity	Carrying Capacity	
NEW		No	D71090687	MC1E4EJA1TP017671	FORCE MOTORS LTD. / T1MB4020FM2.6CRBSVI.2 PS20D HB ABS UPG null	PASSENGER BUS	2025	2596	21	
Registration Authority	Geographical Area			Financier				Public / Private		
DD01 DIU	INDIA			CHOLAMANDLAM INVESTMENT AND FINANCE CO. LTD. (Maharashtra, PUNE, MAHARASHTRA-411001)				Public		
Amount in words: Forty-eight thousand nine hundred thirty-three rupees only										
Persons or classes of persons entitled to drive:- Any person including 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 when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. Note:- The policy does not cover liability for death, bodily injury or damage as excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.										
Limitations as to use The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Organized Racing b) Pace Making c) Reliability tools d) Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle					Premium:					41,469.00
					IGST (18%):					7,464.00
					Stamp Duty:					1.00
					Total (Rounded Off):					48,933.00
					Receipt Number :					10116200025115378625
					Receipt Date:					20/10/2025
					Debit Note Number:					
Limits of Liability Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988 Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: 750000 /-					Agency/Broker Code:					BRC0001369
					SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED, Mobile:					
					8421887858 Dealer Name/Code: Direct Business: Development Officer Code:					

Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 7,21,23,28,38

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

Date of Issue: 20/10/2025

Amount Subject to Reverse Charges-NIL

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.

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN / FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

The genuineness of the policy can be verified through "Verify Your Policy" link at

www.uiic.co.in

For and On behalf of
 United India Insurance Co. Ltd.

Duly Constituted Attorney



MOTOR INSURANCE - PCV 4 WHEELER EXCEEDING 6 or 3 WHEELER EXCEEDING 18 PACKAGE(UIN. IRDAN545RP0048V01199900)

POLICY SCHEDULE

Policy Number :1620003125P111688091
Geographical Area :India(A)
Insured Name/ ID : MR VAIBHAV VITTHAL KHARAT/23513998108
Insured address :
H NO 14/46 A/F 8 DEEP COMPLEX DILIP NAGAR NANI DAMAN
City: DAMAN District: DAMAN
State: DAMAN AND DIU Pincode: 396210
Telephone: Mobile: *****3241

Previous Policy Number :
Insurance Start Date & Time :20/10/2025 10:23 (hours)
Insurance expiry Date & Time :19/10/2026 midnight
Policy Issuing Office Address :
SHIVAM COMPLEX, 1ST FLOOR,S.NO.106/A/8,SHANKAR MATH,PUNE-SOLAPUR ROAD ,GST No.:-
27AAACU5552C1ZJ
City: PUNE District: PUNE
State: MAHARASHTRA Pincode: 411013
Telephone:(020) 29994629,(020) 29994624

Business Channel Code:BRC0001369

Dealer Name:

Dealer Code:

VEHICLE DETAILS

Registration Number	NEW	Obsolete Vehicle & Engine Number	No & D71090687	Year Of Manufacture	2025
RTA Name	DD01 DIU	Chassis Number	MC1E4EJA1TP017671	Cubic Capacity	2596
Registration Date	20/10/2025	Vehicle Make & Model	FORCE MOTORS LTD. & T1MB4020FM2.6CRBSVI.2 PS20D HB ABS UPG null	Type Of Body	PASSENGER BUS
Carrying Capacity	21	GVW	4050	Geographical Extension	

INSURED DECLARED VALUE (₹)

Vehicle	Trailer	Electrical/Electronic Accessories	Non Electrical Accessories	CNG Kit	LPG Kit	Total	Co-Insurance Details
2327500	0	0	0	0	0	2327500	100%

OTHER DETAILS

Financier	Policy Subject to IMT Endorsements	Applicable Addon-covers / Services	Unique Reference Code
CHOLAMANDLAM INVESTMENT AND FINANCE CO. LTD. (Maharashtra,PUNE,MAHARASHTRA-411001)	7,21,23,28,38	Nil Depreciation Without Excess	

PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE:As narrated in the certificate of insurance attached herewith.

LIMITATIONS AS TO USE:As narrated in the certificate of insurance attached herewith.

LIMITS OF LIABILITY:As narrated in the certificate of insurance attached herewith.

EXCLUSIONS:(1)Any accidental Loss Or Damage and/or liability caused sustained or incurred outside the geographical area.(2)Any claim arising out of any contractual liability.(3)Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.(4)Any liability of whatsoever nature directly or indirectly caused by or contributed to or by arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel.For the purpose of this exception,combustion shall include any self sustaining process of nuclear fission.(5)Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.(6)Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

PA Cover CSI (₹)		DEDUCTIBLES (Under Section I) (₹)					
Owner Driver (Under Section IV)	1500000	Compulsory	1000	Imposed	0	Voluntary	0

SCHEDULE OF PREMIUM (₹)

A-OWN DAMAGE PREMIUM	B-LIABILITY PREMIUM	TOTAL PREMIUM
Basic premium on Vehicle and Accessories	B. Basic - TP	Premium(A+B)
A. Basic - OD		₹ 41,469.00
Total	Total	IGST(18%)
		₹ 7,464.00
Add :	Add :	TOTAL PAYABLE PREMIUM
Cover for lamps, tyres, tubes etc	Compulsory PA for Owner Driver	₹ 48,933.00
Nil Depreciation Without Excess	LL to Paid Driver IMT 28	Stamp Duty
	Legal Liability to Passenger	₹ 1.00
Sub Total (Additions)	Sub Total (Additions)	SAC Code
		997134
Gross OD(A)	Gross TP(B)	Invoice No & Date
		3125111688091 & 20/10/2025
	Gross OD & TP: (A) + (B)	Receipt Number
		10116200025115378625
		Receipt Date
		20/10/2025
		Receipt Amount
		₹ 48,933.00
		Payment Mode
		Paying Party
		MR VAIBHAV VITTHAL KHARAT

TERMS & CONDITIONS:As per the Indian Motor Tariff, personal copy of the same is available free of cost on request.Further the Indian Motor Tariff is also available and displayed at all United India Insurance company Offices and on Website www.uic.co.in

DISCLAIMER:The policy stands Cancelled or void in the event of Cheque Dishonored.The company may cancel the policy by sending 7 days notice in case of fraud,misrepresentation,nondisclosure of material fact or non co-operation of the insured.

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 Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".For Legal interpretation, English Version will hold good.In case of accident the insured must inform United India Insurance Co. Immediately to arrange spot survey.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 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's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date & Signature of Proposal : 20/10/2025

In Witness Whereof this policy has been signed at DO HADAPSAR 162000 on this 20th day of October ,2025



For United India Insurance Company Limited

[Signature]

Duly Constituted Attorneys

Issuing Agent: SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED
Agent Location: 162000

Printed By : SPALIM00 @ 20/10/2025 3:09:26 PM
Underwritten By - SPALIM00 (BROKER) , Approved By - SUR34206(RO UNDERWRITER NEW)

Agent User Name: SPALIM00

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to Policy document for detailed terms and conditions

Sl No	Title	Description	Policy Clause														
1	Product Name	Passenger Carrying Vehicle Package policy	Policy Schedule														
2.	Unique Identification Number (UIN) allotted by IRDAI	UIN: IRDAN545RP0048V01199900	Policy Schedule														
3.	Structure Basis of Sum Insured (IDV)	Section I : Own Damage - Indemnity based Section II : Liability to Third Parties Section III : Towing Disabled Vehicles - Indemnity based Section IV : Section IV : Personal Accident Cover for Owner cum driver - Benefit based	Policy Schedule														
4.	Interests Insured	Section I : Motor Own Damage - Covers damages to vehicle due to perils listed in the policy Section II : Motor Third Party Liability - Covers Liability towards Third Party Death/Injury and Third Party Property Damage Section III : Towing Disabled Vehicles Section IV : Personal Accident cover for Owner cum Driver - Covers Death and Permanent Total Disablement of the Owner cum driver of the Insured vehicle.	Policy Schedule														
5.	Sum Insured / Motor Insured Declared Value Scope	Section I - Loss of Or Damage To The Vehicle Insured: The IDV of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the insurer and insured. The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle. <table><tr><th>Age of Vehicle</th><th>% of Depreciation for Fixing IDV</th></tr><tr><td>Not Exceeding 6 months</td><td>5 %</td></tr><tr><td>Exceeding 6 months but not exceeding 1 year</td><td>15 %</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>20 %</td></tr><tr><td>Exceeding 2 years but not exceeding 3 years</td><td>30 %</td></tr><tr><td>Exceeding 3 years but not exceeding 4 years</td><td>40 %</td></tr><tr><td>Exceeding 4 years but not exceeding 5 years</td><td>50 %</td></tr></table> IDV depreciation schedule is as follows: IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. Section II - Liability to Third Party For Third Party Death / bodily injury/Third Party Property Damage Section III - Towing Disabled Vehicles: Whilst the Insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle Section IV- Personal Accident Cover For Owner cum Driver: Benefit payment up to 15 Lakhs.	Age of Vehicle	% of Depreciation for Fixing IDV	Not Exceeding 6 months	5 %	Exceeding 6 months but not exceeding 1 year	15 %	Exceeding 1 year but not exceeding 2 years	20 %	Exceeding 2 years but not exceeding 3 years	30 %	Exceeding 3 years but not exceeding 4 years	40 %	Exceeding 4 years but not exceeding 5 years	50 %	Section I - Loss of or Damage To the Vehicle Insured Section II - Liability to Third Party Section III - Towing Disabled Vehicles: Section IV - Personal Accident Cover for Owner cum Driver (Death and Permanent Total Disablement)
Age of Vehicle	% of Depreciation for Fixing IDV																
Not Exceeding 6 months	5 %																
Exceeding 6 months but not exceeding 1 year	15 %																
Exceeding 1 year but not exceeding 2 years	20 %																
Exceeding 2 years but not exceeding 3 years	30 %																
Exceeding 3 years but not exceeding 4 years	40 %																
Exceeding 4 years but not exceeding 5 years	50 %																
6	Policy Coverage	Section I Loss of or damage to the vehicle insured List of perils covered are as per Policy schedule Section II Legal Liability to Third parties (TP) for personal injury, Death and property damage resulting from accident Section III - Towing Disabled Vehicles Policy will be operative, whilst the Insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle Section IV Compulsory Personal Accident (CPA) Cover for Owner-Driver resulting from accident	Section I - Loss of or Damage To the Vehicle Insured Section II - Liability to Third Party Section III -Towing disabled vehicles Section IV - Personal Accident Cover for Owner-Driver (Death and Permanent Total Disablement)														
7	Add-on covers available	• Nil Depreciation without excess • Engine and Gear Box Protection - Standard & Platinum • Return to Invoice • Consumables • Loss of Key • RSA • EMI protect • NCB Protect • EV Protect *Addons which are Opted by the Insured and which are mentioned in the policy are only applicable	Addons Section														
8	Loss Participation	Deductible applicable: Compulsory excess/Voluntary excess/Imposed excess The Company shall not be liable for each and every claim under	Policy Schedule														

		Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.																
		Compulsory Excess: As mentioned in the Policy Schedule.																
9	Major Exclusions	Major Exclusions are as shown below: - any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area. - any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is - being used otherwise than in accordance with the 'Limitations as to Use' - or - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause. Detailed list of exclusions are as per policy schedule	General Exclusions															
10	Special Conditions and Warranties	Conditions and warranties are as stated in policy In case of Theft of vehicle, immediate notice should be given to insurance company along-with FIR. Notice should be given to RTO about the theft of vehicle and be guided by claims dealing office to follow theft guidelines. In case of Death of Registered Owner of vehicle, the policy will not lapse immediately but will remain valid for 3 months from the date of death of Registered Owner or expiry of the policy whichever is earlier. In addition to above, detailed Conditions and Warranties are as mentioned in the Policy	Conditions															
11	Admissibility of Claim	Claim should be notified immediately on the date of accident through online intimation, email to the address mentioned in policy or through any other means. Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy. Claim will be indemnified in any one of the methods; 1.Repair basis - Indemnity with deduction for depreciation /excess applicable-cashless or reimbursement to Insured 2.Total Loss/CTL basis- Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess. 3.Sample Claims Calculation: <table><tr><td>A</td><td>Gross Assessed Liability</td><td>Rs.10,000/-</td></tr><tr><td>B</td><td>Less: Depreciation (if applicable)</td><td>(Rs.3,000/-)</td></tr><tr><td>C</td><td>Net Assessed Liability (A-B)</td><td>Rs.7,000/-</td></tr><tr><td>D</td><td>Less: Compulsory deductible</td><td>(Rs.1,500/-) Based on the compulsory deductible as mentioned in the Policy Schedule)</td></tr><tr><td>E</td><td>Net Payable Amount(C-D)</td><td>Rs.5,500/-</td></tr></table>	A	Gross Assessed Liability	Rs.10,000/-	B	Less: Depreciation (if applicable)	(Rs.3,000/-)	C	Net Assessed Liability (A-B)	Rs.7,000/-	D	Less: Compulsory deductible	(Rs.1,500/-) Based on the compulsory deductible as mentioned in the Policy Schedule)	E	Net Payable Amount(C-D)	Rs.5,500/-	
A	Gross Assessed Liability	Rs.10,000/-																
B	Less: Depreciation (if applicable)	(Rs.3,000/-)																
C	Net Assessed Liability (A-B)	Rs.7,000/-																
D	Less: Compulsory deductible	(Rs.1,500/-) Based on the compulsory deductible as mentioned in the Policy Schedule)																
E	Net Payable Amount(C-D)	Rs.5,500/-																
12	Policy service/ Claim service	- Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule for any assistance in policy - In case of accident, Online intimation of the claim can be given through phone, online through mail to Agent or policy issuing office or through portal. Details of the contact number and mail id are mentioned in the policy. - Surveyor appointment will be done within 24hrs of receiving intimation The following are the Basic Claim documents to be submitted by the insured: Insured has to submit all the relevant documents at the time of taking insurance. List of documents mentioned in the proposal form should be submitted along-with the proposal. Basic Documents to be submitted during proposal acceptance; - Proposal form duly signed by Insured - Vehicle documents of the Insured vehicle/Invoice copy in case of new vehicle - Pollution certificate - KYC document of the Insured - Bank details of the Insured Basic Documents at the time of claim: - Motor Claim Form - claim form may be downloaded from uiic.co.in website - KYC documents if there is any change in ownership - Copy of RC and vehicle documents of the Insured vehicle if there is change in ownership - Copy of Driving License of person driving at the time of accident - FIR in case of TP Injury/Death Case/Theft claim - NOC in case of theft claim Any other specific documents related to the claim																
13	Cancellation	a) The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the policyholder cancels the policy, he/she is not required to give reasons for cancellation. The insurer can cancel the policy only on grounds of established fraud, by giving minimum notice of 7 days to the policy holder. b) Under no circumstances can the insurer cancel the statutory Motor Third Party Liability Insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss c) The insurer shall - i. Refund proportion of premium for unexpired policy period, If the term of the policy is upto one year and there is no claim(s) made during the policy period. ii. Refund premium for the unexpired policy period, in respect of the policy with the term more than one year and the risk coverage for such policy years has not commenced. d) In all cases minimum premium of Rs.100/- will be retained by	Conditions															

		the insurer	
14	Policy Servicing / Grievances Complaints	• Details of company officials: Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule • In case of any grievance, you may contact UIIC through: • a.Website: www.uiic.co.in • b.Toll Free Number: 1800 425 333 33 • c.E-Mail: customercare@uiic.co.in • d.You may also approach the grievance cell at any of our branches with details of the grievance • e.You may lodge a complaint in our Inhouse Grievance portal - UGMS Portal • Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)	
15	Obligations of the Policyholder	• Insured is at obligation to disclose all material information in the Proposal form. • In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void • Insured can contact our policy issuing office, details of which are mentioned in the policy schedule. (i)To intimate any change to the material information affecting the policy. (ii)Any change in the ownership of the vehicle, any kind of modification in the vehicle/RC which might enhance the risk is considered as material information and should be informed to insurance company for necessary endorsement on policy.	

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted details

Place:

Date:

Signature of Policy Holder

*Duplicate copy has to be signed and submitted to the company.

This is a system generated document and any manual alteration / correction / overwriting in the document will make it invalid.