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

POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Private Car Package Policy - Enhanced Covers

UIN Number - IRDAN190RP0042V01100001

Policy Number :16030231250300001974

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 Name	POOJA KUMAR	Customer ID	POC7395244 (PAN No :AJHPS9907N)
Insured Address	FLAT NO 802 BUILDING N G SYLVAN HEIGHTS SANEWADI AUNDH GANESHKHIND PUNE CITY PUNE,,, PUNE ,MAHARASHTRA, 411007	Contact Number	/ / XXXXXX2191
		Email	pooja@smejoinup.com
		GSTIN	NA

POLICY DETAILS

Period of cover	19/11/2025 03:10:41 PM to 18/11/2026 11:59:59 PM	Receipt Number	10000089251100628643 - 19/11/25
Previous Insurer	Not applicable	Previous Policy Number	1

VEHICLE DETAILS

Registration Number	MH-12-UW-1778	Chassis no./Engine Number	MALBK512TNM186390/G4LFNM350646
Make / Model	HYUNDAI/ELITE I20	Variant:	AS PER RC
Year of manufacture	2022	Type of body / Type of Fuel	Hatch-Back/Petrol
Colour	as per rc	Cubic capacity(cc) /Wattage(kW):	1197cc
Seating capacity including Driver	5	Name of registration authority	Pune
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (in Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
700000	0	0	0		700000

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	Yes	Consumable Items Cover	No
Nil Depreciation	Yes	Roadside Assistance Cover-Gold	Yes	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No	Battery Protect Cover	No
Wall Mounted Charger	No				

Signature Not Verified
Digitally signed by DHIRAJ KUMAR
Date: 2025.11.19 15:10:51 IST

Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (+)Personal Belongings Cover Premium (+)Premium for nil depreciation cover (+)Roadside Assistance Cover Premium	3447 500 3969 60	Basic TP Premium (+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000) (+)Legal Liability Premium for Paid Driver for 1 person(IMT - 28) (+)PA premium for UnNamed/Hirer/Pillion Persons (100000 per person) for 5 person (IMT - 16)	3416 275 50 250
Calculated OD Premium	7976	Calculated TP Premium	3991
Total OD Premium	7976	Total TP Premium	3991
Net Premium in Rs			11,967
GST in Rs			2,154
Total Payable in Rs			14,121
Total Payable in Rs(in words):	RUPEES FOURTEEN THOUSAND ONE HUNDRED TWENTY-ONE 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:700000	Compulsory excess in Rs:1000
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.	
For all vehicles - 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.	

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	0	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 11,967
SGST	9	1077
CGST	9	1077
IGST	0	0

In witness where of this policy has been signed at GONDIA BRANCH on this 19-NOV-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 Package policy attached/available on the web site http://newindia.co.in; IMT Endorsement Number(s) printed herewith attached 16,22,28.
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.

The policy is subject to PCEC endorsement attached.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 19/11/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover - NIL Depreciation)

UIN Number - IRDAN190RP0042V01100001 /A0002V03201112

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250300001974 Additional Premium: Rs. 3969

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: 19/11/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

Duly Constituted Attorney(s)

"Private Car Package Policy - Enhanced Covers "
(Endorsement Wording for Add on cover Personal Belongings)

UIN Number - IRDAN190RP0042V01100001 /A0005V01201819

ATTACHED TO AND FORMING PART OF POLICY NO.16030231250300001974 Additional Premium: Rs500

In consideration of the 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 the Insured, upto the Sum Insured of Rs. 50,000/-, for the theft/loss/damage of personal belongings including electronics (Like Laptop, mobile phones etc.) on account of damage to or theft

from Insureds Car.
Terms and Conditions:
1.Total number of claims restricted to Two, during the policy period.
2.FIR (First Investigation report)is mandatory for the theft/loss of Personal Belongings.
3.Invoice copy / Proof of purchase is mandatory for the theft/loss/damage of Personal Belongings.
4.Insurance company liability is restricted to Rs. 50,000/- or current market price of the Personal Belongings, whichever is lower.
5.Under insurance / depreciation not applicable for repair cases (to be on first loss basis).
6.No additional deductible.

Exclusion:
a)Any loss in open top or convertible cars unless the belongings are kept in locked boot.
b)Any loss of the personal belongings unless the Insureds vehicle is locked and all doors & windows are properly fastened while unattended.
c)Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, work of art.
d)Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident.
e)Any claim intimated to the company after 30 days of such loss.

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: 19/11/2025

(Mr. ROSHAN BORKAR)
[SENIOR BRANCH MANAGE]

Duly Constituted Attorney(s)

Private Car Package Policy - Enhanced Covers

(Endorsement Wording for Add on cover Roadside Assistance GOLD Cover)

UIN Number - IRDAN190RP0042V01100001/A0003V01202021

Toll Free No for availing RSA service: 91-8447748758

Toll Free No for availing RSA service: 91-8447748758
ROADSIDE ASSISTANCE ADD ON COVER ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250300001974 Additional Premium: Rs. 60

consideration of the payment of an additional premium as specified and shown in the Schedule, the Company shall arrange to provide the following services through third party service provider(s) within India, except the Island areas, during the policy period :

GOLD COVER
1.Mechanical & Electrical Breakdown:

In the event, that the insured vehicle is immobilized on a public road due to any mechanical & electrical breakdown, the Service Provider shall;

a.Arrange assistance over phone and try to resolve the problem then and there.
b.Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
c.Arrange for the towing of the insured vehicle to the nearest Repair shop / Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
d.Provide for custody and storage of the insured vehicle until the Repair shop / Garage re-open, if the Repair shop / Garage are closed due to holidays or night hours.

Exclusions:

a.Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case of repairs which would not be possible without replacement of parts/elements on the spot of breakdown.
b.Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
c.Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
d.Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the

garage/workshop.
e.Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
f.Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.

2.Towing due to Accident:

In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the policy, the Service Provider shall;

a. Arrange for towing of the insured vehicle to the nearest Companys Authorized Repair shop/Garage.
b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, in case of such Repair shop/Garage being closed due to holidays or night hours.

Exclusions:

a. Cost of towing beyond 25 kilometers from the spot of breakdown of the insured vehicle.
b. Any entry fee, toll, parking charges etc. and additional waiting charges caused due to delay in accepting the vehicle by the garage/workshop.
c. Cost of repair at Garage/Workshop after vehicle is towed to Garage/Workshop.
d. Any payment to a third party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

3.Keys Locked-In:

In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Service Provider shall;

a.Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization. The Technician or Service Provider will recuperate the spare key at a place designated by the customer and deliver it to the place where the covered vehicle is immobilized. This service is limited to delivery within the same city and the distance between the place that the spare keys stored and the delivery location specified by the customer or parking location of the covered vehicle is less than 50 kms.
b.Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions:

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

Exclusions:

Cost of key in case Insured needs assistance in making a new key.

4.Flat Tyre Support:

In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre/tube/valve or bolts of the tyre, the Service Provider shall;Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle. In case the tyre needs to be repaired or a puncture needs to be fixed, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the insured vehicle.

Exclusions:

a. Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are not carried out on spot of immobilization.
b. Charges of Garage/Workshop, transportation cost to and from the site of immobilization if the flat tyre has to be taken to any Garage/Workshop for repair.

5.Battery Jump Start:

In the event, that the engine of the insured vehicle fails to start due to a dead battery, the Service Provider shall;Arrange for an automobile technician to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self propelled basis to the nearest Repair Shop/Garage.

Exclusions:

a. Cost of parts or replacement elements, consumables and recharging of battery and its / their transportation cost to and from the site of

immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

6.Fuel Delivery:

In the event that the insured vehicle is immobilized, due to the insured vehicle running out of fuel, the Service Provider shall arrange for an automobile technician with an emergency tank of fuel up to 5 litres on the spot where the insured vehicle stands immobilized.

Exclusions:
a. Delivery charges of fuel beyond 50 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
b. This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
c. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

7.Wrong Fuelling:

In the event that the insured vehicle is immobilized due to wrong fuelling (i.e. petrol for diesel or diesel for petrol), the Service Provider shall arrange for an automobile technician to assist the insured for draining, flushing and replenishing of the fuel system. The emptying of the fuel tank in case of fuel contamination shall always be under consultation and approval from the insured for repair on site or the vehicle shall be towed to the nearest workshop of whichever is suitable.

Exclusions:

a.Delivery charges of fuel beyond 25 kilometers between the spot of breakdown of the insured vehicle and petrol pump.
b.This service is not available if the fuel type of insured vehicle is other than Petrol or Diesel.
c.Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

8.Cab Assistance:

In the event that the insured vehicle is immobilized on a public road, and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Service Provider shall make arrangement for an alternate hired vehicle with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions:

a.Cost of taxi fare

9.Medical Assistance:

In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Service Provider may provide for a conference call with nearest Medical Service Provider including Ambulance service providers.
The cost of such service provided has however to be borne by the Insured. The Agency shall however be in no way responsible for the quality of service rendered by such Service Providers.

10.Hotel accommodation and ticketing:

In the event that the insured vehicle is immobilized on a public road and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Service Provider shall arrange for hotel accommodation on the best effort basis in the nearest hotel from the incident location under consultation and approval from the Insured and also arrange for ticketing to reach the Insureds destination.

Exclusions:

Cost of hotel accommodation and ticketing.

General Exclusions to all the services:

1.Breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
2.Driver of the vehicle is found to be in any of the situations that are indicated below:
i)The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle movement, road safety or similar ones in the country where the incident occurs.
ii)Lack of permission or corresponding license for the category of the covered vehicle or violation of the sanction of cancellation or withdrawal of them.
iii)Does not hold an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989.
3.Accidents/Breakdown happened while illegitimate removal of the insured vehicle.
4.Accidents or breakdowns has resulted when the insured or the authorized driver have infringed upon the regulatory ordinances as far as the requisites.
5.Insured vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.

6.Insured vehicle is involved in or is liable to be involved in legal case prior to or post immobilization.
7.Fuel, mineral essences, and other inflammable, explosive or toxic materials transported in the insured vehicle.
8.Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other similar vehicle is used for private use.
9.Accident or breakdown has resulted due to usage of the car for racing, rally and criminal activity purposes.
10.Insured vehicle is not rendered immobilized but need repair at the workshop.
11. Loss is covered under any other insurance policy or manufacturers warranty or recall campaign or under any other such packages at the same time.
12.Improvements and/or extra fittings in the Private Cars.
13.The services under this Add on cover will not be available outside the geographical limits of India even if geographical extension is taken for the basic Motor policy.

Conditions

1.The cover shall cease for the policy period after first four services during the policy period admissible under the Add-on. However, renewal shall be allowed, subject to eligibility.
2.If the insured vehicle has been immobilized due to any covered condition and assistance is required, the insured shall call the toll free number provided for the purpose and communicate complete details about the covered condition known to him/her to the service provider. The service provider shall arrange for the covered services required to mobilize the insured vehicle/other services, as mentioned above, required by the Insured. Any additional service not mentioned in the Policy shall not be provided / arranged.
3.Any cost which is not covered shall be borne by the Insured and settled on spot using the payment mode suggested by the service provider.
4.This cover is not applicable for short period basis policies.
5. The Company my cancel the Policy along with the Add-on by sending seven days notice by recorded delivery to the insured at insureds last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy along with the Add-on may be cancelled at any time by the insured on seven days notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Companys Short Period rates for the period the Policy has been in force.
6. In certain adverse weather conditions such as floods, thunderstorms, heavy rains and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc., it may become physically impossible to provide prompt assistance.
7.In case it is found at any stage that false information has been furnished by the Insured or in case the Add-on is misused or abused, the services may be refused to the Insured and the Insured in such cases, shall not have any right of claim against the Company or the Service provider.

Subject otherwise to terms, exclusions, conditions and endorsements of the Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 19/11/2025

(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 : 16030225P0003647

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C