



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy

UIN Number - IRDAN190RP0044V01100001

Policy Number :17090131240100002514

POLICY ISSUING OFFICE:
KHED BRANCH OFFICE (170901),
OFFICE NO.04, 1ST FLOOR, , MUKADAM
LANDMARK BLDG. NO.1, NR.TINBATTI NAKA,
, OPP. JIJAMATA DYAN, KHED, DIST
RATNAGIRI ,
MAHARASHTRA , 415709.
PHONE NUMBER:02356263569
FAX NUMBER:NA / NA
Email:nia.170901@newindia.co.in

BUSINESS CHANNEL/CPSC User:
NAME: MR. HANIF A. GHANSAR - (1D7805759)
Mr. Mahesh Chandrakant Kondhalkar -
(NIAAG00184759),
PHONE NUMBER: / / 9673370349
LAND/FAX NUMBER: /
EMAIL:rock89mahesh@gmail.com /
rock89mahesh@gmail.com

CLAIM CONTACT:
Ratnagiri Non Suit Claim Hub (179001)
ADDRESS: Naik Complex Shivaji Nagar Ratnagiri
415612 , , MAHARASHTRA , 415612.
PHONE NUMBER: 1234567890 /
MOBILE NUMBER:
Email: ch179001@newindia.co.in

INSURED DETAILS

Insured's Name	KALPESH LAXMAN BIDKAR	Customer ID	POB3466222 (PAN No :NA)
Insured's Address	56, GAVSHINDE NAGAR, KHANDWA ROAD, KHARGONE, PO- KHARGONE, DIST- EAST NIMAR,MADHYA PRADESH, 451001,, KHARGAONE ,MADHYA PRADESH, 451001	Contact Number	/ / XXXXXX7858
		Email	sparkpolicy@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	28/03/2025 12:00:01 AM to 27/03/2026 11:59:59 PM	Receipt Number	10000089240300832569 - 20/03/25
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	17080131230300001120

VEHICLE DETAILS

Geographical Area / Zone:	India/C	Year of manufacture:	2024
Type of Commercial Vehicles:	C - Passenger Carrying	Sub Type:	C2-Four Wheeler(Carrying >6)
Name of the Financier:	TATA CAPITAL LIMITED .	Chassis no./Engine no.:	MB1PREHD7RANR7625/RN PZ105500
Type of fuel:	Diesel	Cubic capacity (CC):	5760
Type of body:	Bus	Gross Vehicle Weight (GVW):	0
Make/Model:	ASHOK LEYL/12M FE	Registration no.	MP-10-ZE-9333
Seating capacity including Driver:	49	Variant:	AL TF2012.0T6R 6000 BSVI
Automobile Association membership:		Colour:	OTHER COLOR
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Khargone
FASTag ID:			

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
3172050	0	1838250	0		5010300

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	7962	Basic TP Premium	14343
(+)Additional Premium for Non-Electrical fitting	4566.21	(+)Add Legal liability to passengers	42096
(-)Calculated NCB Discount(20%)	2881.46		0
(+)Loading for Inclusion of IMT 23	1879.21	(+)LL to paid driver conductor cleaner employed for	

Policy No. : 17090131240100002514 Document generated by QR_RENEWAL at 2025/03/20 18:11:10.

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



(+) Additional OD Premium for Bi-Fuel/CNG/LPG	0	oprn	50
Calculated OD Premium	11526	Calculated TP Premium	56489
Total OD Premium (Rs)	11526	Total TP Premium (Rs)	56489
Net Premium (Rs)			68,015
GST (Rs)			12,243
Total Payable (Rs)			80,258
Total Payable in Rs(in words):	RUPEES EIGHTY THOUSAND TWO HUNDRED FIFTY-EIGHT ONLY		

GSTIN(Issuing Office)	27AACN4165C3ZP
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:5010300	Compulsory excess in Rs:1500
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 68,015
SGST	0	0
CGST	0	0
IGST	18	12243

In witness where of this policy has been signed at KHED BRANCH OFFICE on this 20-MAR-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 21,23,37,7.

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,

For and on behalf of The New India Assurance Company Limited



1988.

Date of Issue: 20/03/2025

(MANDAR KALE)
[BRANCH MANAGER]

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 : 17090124P0003963

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C