



**POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE**

Commercial Vehicle Package Policy Enhanced Covers

UIN Number - IRDAN190RP0044V01100001

Policy Number :17090131250300000695

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    | PRISHA BUS SERVICES PROP. VIKAS SHANTILAL JAVYA                                                   | Customer ID    | POC3831128 (PAN No :NA) |
| Insured's Address | SHOP NO 02,SR NO 427/1/2,BAVISA FALIA ROAD<br>AMLI,SILVASSA ,,,<br>SILVASSA ,UT DD AND DN, 396230 | Contact Number | / / XXXXXX9959          |
|                   |                                                                                                   | Email          | sparkpolicy@gmail.com   |
|                   |                                                                                                   | GSTIN          | NA                      |

**POLICY DETAILS**

|                  |                                                  |                        |                                    |
|------------------|--------------------------------------------------|------------------------|------------------------------------|
| Period of cover  | 25/06/2025 06:09:55 PM to 24/06/2026 11:59:59 PM | Receipt Number         | 10000089250600893721 -<br>25/06/25 |
| Previous Insurer | Not available                                    | Previous Policy Number | NA                                 |

**VEHICLE DETAILS**

|                                      |                                               |                                 |                                 |
|--------------------------------------|-----------------------------------------------|---------------------------------|---------------------------------|
| Geographical Area / Zone:            | India/C                                       | Year of manufacture:            | 2025                            |
| Type of Commercial Vehicles:         | C - Passenger Carrying                        | Sub Type:                       | C2-Four Wheeler(Carrying >6)    |
| Name of the Financier:               | CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD. | Chassis no./Engine no.:         | MC1M4AFA9SP004937/D7<br>1083003 |
| Type of fuel:                        | Diesel                                        | Cubic capacity ( CC):           | 2596                            |
| Type of body:                        | Closed                                        | Gross Vehicle Weight (GVW):     | 0                               |
| Make/Model:                          | FORCE MOTO/URBANIA                            | Registration no.                | DD-01                           |
| Seating capacity including Driver:   | 17                                            | Variant:                        | PASSENGER BUS AC<br>(16+1)      |
| Automobile Association membership:   | none                                          | Colour:                         | GREY                            |
| 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 |
|---------|---------|--------------|----------------|---------------------|-------------|
| 3244670 | 0       | 0            | 0              |                     | 3244670     |

**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. : 17090131250300000695 Document generated by QR\_RENEWAL at 2025/06/25 18:10:13.

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 | No |                      |    |
| Battery Protect Cover  | No | Wall mounted Charger | No |

#### SCHEDULE OF PREMIUM

| Own Damage                                    |                                            | Liability                                                |        |
|-----------------------------------------------|--------------------------------------------|----------------------------------------------------------|--------|
| Basic OD Premium                              | 7723                                       | Basic TP Premium                                         | 14343  |
| (+)Loading for Additional Towing Coverage     | 500                                        | (+)Add Legal liability to passangers                     | 14032  |
| (+)Loading for Inclusion of IMT 23            | 1158.43                                    |                                                          | 0      |
| (+)Nil Depreciation Cover Premium             | 4922.25                                    | (+)LL to paid driver conductor cleaner employed for oprn | 50     |
| (+)Premium for enhancement cover              | 4922.25                                    |                                                          |        |
| (+) Additional OD Premium for Bi-Fuel/CNG/LPG | 0                                          |                                                          |        |
| Calculated OD Premium                         | 13146                                      | Calculated TP Premium                                    | 28425  |
| Total OD Premium (Rs)                         | 13146                                      | Total TP Premium (Rs)                                    | 28425  |
| Net Premium (Rs)                              |                                            |                                                          | 41,571 |
| GST (Rs)                                      |                                            |                                                          | 7,483  |
| Total Payable (Rs)                            |                                            |                                                          | 49,054 |
| Total Payable in Rs(in words):                | RUPEES FORTY-NINE THOUSAND FIFTY-FOUR 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:3244670                                                                                                                                                                                                                                                                                                                                                                                                                 | 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 41,571     |
| SGST    | 0           | 0             |
| CGST    | 0           | 0             |
| IGST    | 18          | 7483          |

In witness where of this policy has been signed at KHED BRANCH OFFICE on this 25-JUN-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, 1988.

Date of Issue: 25/06/2025

For and on behalf of The New India Assurance Company Limited

(MANDAR KALE)  
[BRANCH MANAGER]

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. 17090131250300000695

Additional Premium: Rs.4923

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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Date of Issue: 25/06/2025

For and on behalf of The New India Assurance Company Limited

( 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 : 17090125P0001237

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**