



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Private Car Package Policy

UIN Number - IRDAN190RP0042V01100001

Policy Number :16030231250100001802

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 Name	AVEEK MOOKHARJEA	Customer ID	POB7958937 (PAN No :AFIPM7077A)
Insured Address	C/O MRS SONALI A MOKKHARJEA M 204 FLORA CITY OPP CRPF GROU P TALEGAON DABHADE PUNE,,, TALEGAON GEN HOSPITAL ,MAHARASHTRA, 410507	Contact Number	XXXXXX6161 / / XXXXXX6161
		Email	sparkpolicy@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	03/11/2025 12:00:01 AM to 02/11/2026 11:59:59 PM	Receipt Number	10000089251001359828 - 31/10/25
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	17090031240100041562

VEHICLE DETAILS

Registration Number	UK-07-AU-4748	Chassis no./Engine Number	1YGG2HUKXC2J35424/HUC 6H10871
Make / Model	MAHINDRA/QUANTO	Variant:	C2
Year of manufacture	2012	Type of body / Type of Fuel	Convertible/Diesel
Colour	as per RC book	Cubic capacity(cc) /Wattage(kW):	1493cc
Seating capacity including Driver	7	Name of registration authority	UTTARAKHAND
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
185000	0	0	0		185000

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	2538	Basic TP Premium	3416
(-)(#)Total NCB Discount(50%)	1269.1	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	275
		(+)Legal Liability Premium for Paid Driver for 1 person(IMT - 28)	50
		(+)PA premium for UnNamed/Hirer/Pillion Persons (50000 per person) for 7 person (IMT - 16)	175
Calculated OD Premium	1270	Calculated TP Premium	3916

Policy No. : 16030231250100001802 Document generated by QR_RENEWAL at 2025/10/31 18:34:44.

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>.



Total OD Premium	1270	Total TP Premium	3916
Net Premium in Rs			5,186
GST in Rs			934
Total Payable in Rs			6,120
Total Payable in Rs(in words):	RUPEES SIX THOUSAND ONE HUNDRED TWENTY 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:185000	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
Mrs Sonali A Mookharjea	49	SPOUSE	NA	NA

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	none	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 5,186
SGST	9	467
CGST	9	467
IGST	0	0

In witness where of this policy has been signed at GONDIA BRANCH on this 31-OCT-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.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 31/10/2025



(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 : 16030225P0003351

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
