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

POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Bundled Motor Policy for Private Car - Enhanced Covers

UIN Number - IRDAN190RP0023V02201819

Policy Number :16030231250900001967

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	RUPALI CHETAN KURANDALE	Customer ID	POC7384559 (PAN No :NA)
Insured Address	SHIVSAL NIWAS ANNAPUR RAMLING ROAD VTC AMDABAD PO AMDABAD SUB DISTRICT SHIRUR DISTRICT PUNE,,, MALTHAN ,MAHARASHTRA, 412218	Contact Number	/ / XXXXXX0666
		Email	kurandale2@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	OD Cover 19/11/2025 11:23:02 AM to 18/11/2026 11:59:59 PM TP Cover 19/11/2025 11:23:02 AM to 18/11/2028 11:59:59 PM	Receipt Number	10000089251100621823 - 19/11/25
Previous Insurer	Not applicable	Previous Policy Number	1

VEHICLE DETAILS

Registration Number	New Vehicle	Chassis no./Engine Number	MA1VR251BS6J84404/21BS0607178
Make / Model	MAHINDRA/BE 6E	Variant:	PACK ONE ABOVE B59 KWH, SUB TO NON DELIVERY OF THE VEHICLE.
Year of manufacture	2025	Type of body / Type of Fuel	Convertible/BATTERY
Colour	as per rc	Cubic capacity(cc) /Wattage(kW):	59kW
Seating capacity including Driver	5	Name of registration authority	
Geographical Area / Zone	India	Name of the Financier	BANK OF MAHARASHTRA
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (in Rs)

Year	Duration	Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
First Year	19/11/2025 to 18/11/2026	2018750	0	131250	0	0	2150000

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	Return to Invoice Cover	Yes
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	Yes

Signature Not Verified
Digitally signed by DHIRAJ KUMAR
Date: 2025.11.19 11:23:13 IST

THE NEW INDIA ASSURANCE CO. LTD.
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Nil Depreciation	Yes	Roadside Assistance Cover-Gold	Yes	Key Protect Cover	Yes
Tyre and Alloy Cover	No	Hybrid Protect Cover	No	Battery Protect Cover	Yes
Wall Mounted Charger	No				

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

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium (+)Additional Loading on OD Premium (+)Additional Premium for Non-Electrical fitting (+)Battery Protect Cover Premium (+)Consumable Items Cover Premium (+)Key Protect Cover Premium (+)Premium for nil depreciation cover (+)Return to Invoice Cover Premium (+)Roadside Assistance Cover Premium	3977 278 258.56 5805 1978.38 250 4902 2967.57 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)	3015 800 50 250
Calculated OD Premium	20476	Calculated TP Premium	3582
Total OD Premium	20476	Total TP Premium	10745
Net Premium in Rs			31,221
GST in Rs			5,620
Total Payable in Rs			36,841
Total Payable in Rs(in words):	RUPEES THIRTY-SIX THOUSAND EIGHT HUNDRED FORTY-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:2150000	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 31,221
SGST	9	2810
CGST	9	2810
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 Bundled policy attached/available on the web site http://newindia.co.in; IMT Endorsement Number(s) printed herewith attached 16,22,28,7.
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.

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)

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

UIN Number - IRDAN190RP0023V02201819/A0047V02201819

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250900001967 Additional Premium: Rs. 4902

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)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover - Return to Invoice cover)

UIN Number - IRDAN190RP0023V02201819/A0049V02201819

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250900001967 Additional Premium: Rs.2967.57

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 pay the On Road Price of the Insured vehicle as on date of purchase, in the Occurrence of any Constructive Total Loss/Total Loss /Theft Claim.
On Road Price Includes:
1.Total Ex-Showroom Price- It includes Ex-Showroom Price as on Date of purchase and any other Accessories Price paid by Insured at the time of purchasing the Car and included in IDV.
2.Road Tax- Road Tax amount paid to RTO by Insured for the Car at the time of purchase of car.
3.Registration Charges - Registration charges paid by Insured to RTO for the Car at the time of purchase.
4.First Year Insurance Premium- First Year Own Damage and Third Party insurance premium paid for the Car.
In case of change of ownership due to sale of subject vehicle, for any Constructive Total Loss/Total Loss/Theft claim, only the purchase cost incurred by the new buyer/owner will be payable subject to purchase proof along with value (Rs.) confirmation.
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)

Bundled Motor Policy for Private Car - Enhanced Covers

(Endorsement Wording for Add on cover Key Protect)

UIN Number - IRDAN190RP0023V02201819/A0054V01201819

PRIVATE CAR PACKAGE POLICY ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250900001967 Additional Premium: Rs. 250
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 the Insured the cost incurred towards repairing/ replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/ lock set (including lock mechanism) & keys including locksmith charges during the Policy Period.
Terms and Conditions:
i) Only one claim will be payable during the policy period.
ii) A claim resulting from burglary or theft is supported by an acknowledgement from the Police Authority.
iii) The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
iv) Replacement of key(s) would be done only for broken or damaged keys.
v) In case of theft/burglary/misplace/loss of key(s), entire set comprising of key, lock and lockset would be replaced.

Exclusions:
a. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.
b. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
c. Any loss or damage covered under the manufacturer's warranty.
d. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insureds vehicle.
e. Any consequential losses.

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)

"Bundled Motor Policy for Private Car - Enhanced Covers "
(Endorsement Wording for Add on cover Consumables Items Cover)
UIN Number - IRDAN190RP0042V01100001/A0058V03201819

ATTACHED TO AND FORMING PART OF POLICY NO.16030231250900001967 Additional Premium: Rs1978.375

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section I of the within mentioned policy is hereby extended cover expenses incurred and / or to the consumable items which may require replacement / repair in the event of damage to the vehicle insured and / or to its accessories, arising out of any peril as covered under the policy.

Such consumable items will include nuts and bolts, screws, washers, grease, lubricants, clip, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

Subject otherwise to the terms, conditions, limitations and exceptions 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)

Bundled Motor Policy for Private Car - Enhanced Covers

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

UIN Number - IRDAN190RP0023V02201819/A0008V01202021

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. 16030231250900001967 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)

"Bundled Motor Policy for Private Car - Enhanced Covers
BATTERY PROTECT ADD ON COVER UNDER PRIVATE CAR INSURANCE POLICIES
(Endorsement Wording for Add on cover Battery Protect Cover)
UIN Number - IRDAN190RP0023V02201819/A0002V01202324

PRIVATE CAR INSURANCE POLICY ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16030231250900001967
Additional Premium:5805

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 the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingression/ moisture build up / short circuit leading to loss or damage to battery, drive Motor/Electric Motor, Battery Management System, Other Battery Electric Vehicle (BEV) systems, short circuit / unexpected power surge while charging the battery leading to damage to battery, motor or BEV systems. In addition to this, the damage to or theft of the charging cable while charging, which is attached to the vehicle or inside the vehicle will also be covered. Further transportation charges up to Rs. 5,000/- are also covered. The Insured can also opt to cover wall mounted charger supplied by OEM with insured vehicle due to loss by burglary, housebreaking or theft only, by paying additional premium. The coverages under this add on are applicable within Indian territory only.

DEFINITIONS

1. CONSEQUENTIAL DAMAGE:	For the purpose of this add on, Consequential Damage would mean "the damage more specifically expressed herein above caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same."
2. BATTERY ELECTRIC VEHICLE:	A Battery Electric Vehicle (BEV)/ a pure electric vehicle/ only electric vehicle/ fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) Battery Electric Vehicles derive all power from battery packs and thus have no internal combustion engine, or fuel tank.
3. BATTERY:	Means an electric vehicle battery (EVB) (also known as traction battery) used to power the electric motors of a battery electric vehicle (BEV). These batteries are usually rechargeable (secondary) batteries and are typically Lithium-Ion batteries. These batteries are specifically designed for a high ampere-hour (or Kilowatt-hour) capacity. Electric vehicle batteries differ from starting, lighting and ignition (SLI) batteries as they are designed to go give power over sustained periods of time and are deep-cycle batteries.
4. BEV SYSTEM:	This system contains the Electric Motor, converter and Inverter assembly, On Board Charger, electric generator, power electronics controller etc.
5. DRIVE MOTOR/ELECTRIC MOTOR:	Means the core component of the Battery Electric Vehicle that converts electrical energy into mechanical energy and uses electric power from the battery, turning the transmission and the wheels. For the purposes of this Policy, it means the original Electric Motor provided by the Manufacturer along with new purchase of the Vehicle without any modifications, or the original Electric Motor that has been replaced by the original equipment manufacturer following some fortuitous event.

COVERAGES UNDER THIS ADD-ON:

The company will pay for repair and / or replacement for the consequential loss or damage to the electric battery and / or electric motor and / or differential and transmission units and / or related BEV systems in case of:

1. Short Circuit / Unexpected power surge while charging.

2. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.

3. Mechanical shock to the lithium-ion Battery or BEV systems resulting from accidental collision, or impact damage.

4. Water ingress or moisture buildup within the electric battery or the BEV system due to submergence in water following a flood and or inundation.

5. Water ingress into electric motor, differential or transmission units.

6. Under carriage damage to electric battery / motor parts or BEV systems.

7. Damage to covered parts due to leakage of oil / coolant from the Electric Vehicle caused by evident damage to Cooling systems / or Differential and / or Transmission parts.

In Addition to the above consequential damages, following coverages are also provided under this add-on:

8. Damage to or theft of the charging cable while the charging cable is attached to the vehicle or inside the vehicle.

9. Loss by burglary, housebreaking or theft only of wall mounted charger is covered under this add-on cover by paying additional premium.

10. In case the workshop needs to send the battery or other BEV systems for repair to OEM premises, cost of packaging and transportation of the battery or other BEV systems from the workshops premises to the OEMs premises or any premise specified by the OEM and back is covered. The coverage for packaging and transportation charge shall be actual charges or Rs. 5,000/- whichever is less.

MAJOR EXCLUSIONS:

1. Exclusions as in the Private car Package Policy other than losses/damages which are covered through Add on covers opted by Insured alongwith policy.

2. Provisions relating to any specific exclusion in Endorsements attached for different Add-on covers, opted by Insured.

3. Improvements and/or extra fittings in the Private Cars.

4. Add on cover claims relating to accidents in extended Geographical area even if geographical extension is taken for the basic Motor policy.

5. Any claim where subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty.

6. Damages resulting from failure to use vehicle manufacturer's recommended and genuine equipments, spare parts and consumables like coolants.

7. Damages resulting from failure to follow the manufacturers instructions while Charging, driving or parking the vehicle.

8. Any damages due to charging done through unauthorized charging stations (which are not recommended by the manufacturers) or charging equipment (not provided or recommended by the manufacturer)

9. Any damages due to participation in adventurous activities or activities not recommended by manufacturer guidelines.

10. Damages resulting from regular wear and tear of battery, drive motor or BEV systems.

11. Any claim where battery is already dead due to untimely charging or any other purpose.

12. Maximum two claims will be payable under this Add On cover per policy tenure of Own Damage cover.

13. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.

14. This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure or by any Modification, Alteration, Dis-assembly, Repair or Replacement by unauthorized person/repairer.

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 : 16030225P0003639

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C