



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Commercial Vehicle Package Policy

UIN Number - IRDAN190RP0044V01100001

Policy Number :16030231250100001979

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's Name	JAVED IFATEKHAR ALI PATEL	Customer ID	POC7397463 (PAN No :DYCPP8560D)
Insured's Address	GULAM ALI NAGAR LANE NO 6, MOHAMMADWADI ROAD HADAPSAR, ,KHONDHWA KH, PUNE,,, PUNE ,MAHARASHTRA, 411028	Contact Number	/ / XXXXX6700
		Email	sparkpolicy@gmail.com
		GSTIN	NA

POLICY DETAILS

Period of cover	19/11/2025 06:01:55 PM to 18/11/2026 11:59:59 PM	Receipt Number	10000089251100634703 - 19/11/25
Previous Insurer	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.	Previous Policy Number	OG-25-2047-1812-00001192

VEHICLE DETAILS

Geographical Area / Zone:	India/A	Year of manufacture:	2023
Type of Commercial Vehicles:	C - Passenger Carrying	Sub Type:	C2-Four Wheeler(Carrying >6)
Name of the Financier:		Chassis no./Engine no.:	MB1PAECD3PEJK9735/PJE Z411647
Type of fuel:	Diesel	Cubic capacity(cc)/Wattage(kW):	3840cc
Type of body:	Closed	Gross Vehicle Weight (GVW):	0
Make/Model:	ASHOK LEYL/LYNX SMART	Registration no.	MH-12-VW-4047
Seating capacity including Driver:	37	Variant:	LS1510.3T6R, Sub. to valid fitness should be maintained throughout policy term.
Automobile Association membership:		Colour:	as per rc
Cover Note No/Cover Note Issue Date:	/	Name of registration authority:	Pune
FASTag ID:			

INSURED DECLARED VALUE (Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
2880000	0	0	0		2880000

SCHEDULE OF PREMIUM

Own Damage	Liability
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Policy No. : 16030231250100001979 Document generated by QR_RENEWAL at 2025/11/19 18:02:02.

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>.



Basic OD Premium	7829	Basic TP Premium	14343
(+)Additional Loading on OD Premium	448	(+)Add Legal liability to passengers	30695
(-)Calculated NCB Discount(20%)	1903.81	(+)LL to paid driver conductor cleaner employed for oprn	0
(+)Loading for Inclusion of IMT 23	1241.62		100
(+) Additional OD Premium for Bi-Fuel/CNG/LPG/LNG	0		
Calculated OD Premium	7616	Calculated TP Premium	45138
Total OD Premium (Rs)	7616	Total TP Premium (Rs)	45138
Net Premium (Rs)			52,754
GST (Rs)			9,496
Total Payable (Rs)			62,250
Total Payable in Rs(in words):	RUPEES SIXTY-TWO THOUSAND TWO HUNDRED FIFTY 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:2880000	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.

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
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 52,754
SGST	9	4748
CGST	9	4748
IGST	0	0

In witness where of this policy has been signed at GONDIA BRANCH on this 19-NOV-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.

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: 19/11/2025

For and on behalf of The New India Assurance Company Limited

(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 : 16030225P0003658

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C