



		<p>5. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission;</p> <p>6. Any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>7. We will not cover any liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim.</p> <p>8. For more detailed exclusions, please refer to your policy wordings here http://www.newindia.co.in</p>	
10.	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • Warranty <ol style="list-style-type: none"> 1. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. • Special conditions <ol style="list-style-type: none"> 1. The Insured should expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and 2. The Insured should allow the Insurer and its representatives and appointees to inspect the Insured Vehicle or any other material items. 3. You must have a valid Pollution Under Control (PUC) certificate and/or Vehicle Fitness Certificate at the start of the policy and ensure they stay up to date throughout the policy period. This keeps your coverage smooth and uninterrupted 4. Limitations of Usage: The policy covers your vehicle for all purposes except using it for hire, carrying goods (except personal luggage), organized racing or speed tests, and motor trade activities. 5. Driver's Clause: The policy covers any driver, including you, as long as you have a valid driving license at the time of the accident and are not disqualified from holding one, or if you have a learner's license that follows Rule 3 of the Central Motor Vehicles Rules, 1989 6. Important Notice: If your vehicle is used outside the terms of this policy, the same will not be covered. 	Conditions
11.	Admissibility of Claim	<ul style="list-style-type: none"> • Claims will be admissible under Third Party Liability Claims only if your vehicle has caused accidental bodily injury or damage to property of third party. • Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver. • The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal 	Policy Schedule
12.	Policy Servicing - Claim Intimation and Processing	<p>The insured/ claimant may intimate claim to The New India Assurance Co Ltd via-</p> <ul style="list-style-type: none"> • Website - www.newindia.co.in • Toll Free Number - 1800-209-1415 • Email - nia.[office code]@newindia.co.in 	Policy Schedule
13.	Grievance Redressal and Policyholders Protection	<p>In case of any grievance the insured person may contact the company through</p> <ul style="list-style-type: none"> • Website: https://www.newindia.co.in/portal/readMore/Grievances • Toll free: 1800-209-1415 <p>Visit the Servicing Branch mentioned in the policy Document</p>	Customer grievance redressal policy & Details of insurance ombudsman



		<ul style="list-style-type: none">• Insurance Ombudsman <p>If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.newindia.co.in.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)</p>	
14.	Obligations of the Policyholder	<ol style="list-style-type: none">1. You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you.2. In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately3. Transcript of Information & Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct.<ol style="list-style-type: none">a) Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any.b) Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C