



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Private Car Liability Policy

UIN Number - IRDAN190RP0001V01200203

Policy Number :31030031250200221140

POLICY ISSUING OFFICE: DO3,CONNAUGHT PLACE, NEW DELHI (310300), 13/46, IIND FLOOR, SCINDIA HOUSE , KASTURBA GANDHI MARG , , DELHI , 110001. PHONE NUMBER:23723521 FAX NUMBER:NA / NA Email:pb.support@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: Policybazaar Insurance Broker Pvt Ltd - (BR00000972), PHONE NUMBER:18002585970 / / LAND/FAX NUMBER:/ EMAIL:care@policybazaar.com /	CLAIM CONTACT: WEB AGGREGATOR NON SUIT CLAIMS HUB (319004) ADDRESS: 13/46, 2nd Floor, SCINDIA HOUSE, K G MARG, CONNAUGHT PLACE, NEW DELHI , , , DELHI , 110001. PHONE NUMBER: 23723521 / MOBILE NUMBER: Email: ch319004@newindia.co.in
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INSURED DETAILS

Insured Name	RAMDHANI RAM BHAGAT	Customer ID	POC5961183 (PAN No :AEVPB4908H)
Insured Address	H no. 212 Avinash Garden City near D P S Semariya,Raipur,, MANDHAR CEMENT FACTORY ,CHHATTISGARH, 493111	Contact Number	/ / XXXXXX6193
		Email	rrbhagat63@gmail.com
		GSTIN	NA

CHANNEL PARTNER CONTACT DETAILS

Channel Partner Name	Email Address(s)	Contact Number(s)
Policy Bazaar	care@policybazaar.com	1800-258-5970

POLICY DETAILS

Period of cover	22/09/2025 12:00:01 AM to 21/09/2026 11:59:59 PM	Receipt Number	31030081250000219317 - 19/09/25
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	31030031240200187546

VEHICLE DETAILS

Registration Number	CG-10-AZ-9787	Chassis no./Engine Number	MALAM51CLAM713923*H /G4LAAM490928
Make / Model	HYUNDAI/GRAND I10	Variant:	MAGNA 1.2 KAPPA VTVT
Year of manufacture	2010	Type of body / Type of Fuel	Saloon/Petrol
Colour	As per RC Book	Cubic capacity(cc) /Wattage(kW):	1197cc
Seating capacity including Driver	5	Name of registration authority	Bilaspur
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
0	0	N/A	N/A		0

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	0	Basic TP Premium	3416
Calculated OD Premium	0	Calculated TP Premium	3416

Policy No. : 31030031250200221140 Document generated by USRPB at 2025/09/19 16:52:45.

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 grievances, 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	0	Total TP Premium	3416
Net Premium in Rs			3,416
GST in Rs			615
Total Payable in Rs			4,031
Total Payable in Rs(in words):	RUPEES FOUR THOUSAND THIRTY-ONE ONLY		

GSTIN(Issuing Office)	07AAACN4165C1ZT
SAC	997134 (Motor vehicle insurance services)
Limitation as to use:	The policy covers use for any purpose other than: a)Hire or reward b)Organized racing, OR c)Speed testing
Limits of Liability:	Limit of the amount the Company's Liability Under Section 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 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:0	Compulsory excess in Rs:NA
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

As per the declaration given, the Insured has opted out of CPA cover under this policy.

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 3,416
SGST	0	0
CGST	0	0
IGST	18	615

In witness where of this policy has been signed at DO3, CONNAUGHT PLACE, NEW DELHI on this 19-SEP-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 Liability Only policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 22.

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: 19/09/2025



(MR. SANDEEP KUMAR)
[SRDIVISIONAL 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 : 31030025P0233611

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C