



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE  
Two Wheeler Liability Only Policy  
UIN Number - IRDAN190RP0002V01200203

Policy Number :31030031220200301143

POLICY ISSUING OFFICE: N BLOCK, CONNAUGHT CIRCUS (310300), BOMBAY LIFE BUILDING, N-34, CONNAUGHT CIRCUS, NEW DELHI , , , 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 - (BR0000972), PHONE NUMBER:18002585970 / / LAND/FAX NUMBER: / EMAIL:care@policybazaar.com /	CLAIM CONTACT: N BLOCK, CONNAUGHT CIRCUS (310300) OR CUSTOMER CARE NUMBER: 1800-209-1415
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INSURED DETAILS

Insured Name	Vishnu Raj	Customer ID	POA2221766 (PAN No :NA)
Insured Address	shankaram Eravinalloor PO,, PUTHUPALLI ,KERALA, 686011	Contact Number	/ / XXXXXX2306
		Email	vishnuskottayam@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	28/12/2022 12:00:01 AM to 27/12/2023 11:59:59 PM	Receipt Number	31030081220000301100 - 27/12/22
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	31030031210200298713

VEHICLE DETAILS

Registration Number	KL-17-J-0399	Chassis no./Engine Number	MBLMC38EDCGB02200/M C38ECCGB02218
Make / Model	HERO HONDA/KARIZMA	Variant:	R (223 CC)
Year of manufacture	2012	Type of body / Type of Fuel	
Colour	As per RC Book	Cubic capacity(cc) /Wattage(kW):	223cc
Seating capacity including Driver	2	Name of registration authority	Muvattupuzha - KL 17
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
0	0	N/A	N/A	N/A	0

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	0	Basic TP Premium	1366
Calculated OD Premium	0	Calculated TP Premium	1366
Total OD Premium	0	Total TP Premium	1366
Net Premium in Rs			1366
GST in Rs			246
Total Payable in Rs			1612
Total Payable in Rs(in words):	RUPEES ONE THOUSAND SIX HUNDRED TWELVE 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 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. 1,00,000	
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 1366.00
SGST	0	0
CGST	0	0
IGST	18	246

In witness where of this policy has been signed at N BLOCK,CONNAUGHT CIRCUS on this 27/12/2022WARRANTED 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/Liability 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.

Date of Issue: 27/12/2022

For and on behalf of The New India Assurance Company Limited

(MS. RASHMI LUCY BARWA)  
[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 : 31030022P0318180

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**