Poorakh

POORAKH INDIA SERVICES PRIVATE LIMITED
D-27, Shastri Nagar, Meerut,
Uttar Pradesh, 250004
GSTN:-09AAKCP2177L2ZT

CIN.-U50100UP2018PTC110617

In case of any queries/assistance, please call us on +91-7941050643 or write to us on info@motorsathi.com

TaxInvoice	Name of the Service Provider: Poorakh India Services Pvt. Ltd.

This is to certify that Vehicle with the following details is coveredunder Assistance Program,as per the details defined under benefits,terms and condition of the program.

Certificate	
Certificate No:	CRFT000708870
Plan Name	PA COVER + RSA + ASSISTANCE
Certificate Start Date	02-11-2025
Certificate End Date	01-11-2026
Place Of Supply	Uttar Pradesh
SAC Code	00000

Vehicle	
Vehicle Registration Number	AF
Manufacturer	HERO
Model	SPLENDOR PLUS
Variant	SPL+ XTEC E20
Engine Number	HA11F6SHJ50837
Chassis Number	MBLHAW463SHJ50190

PERSONAL DETAILS

First Name	ARATI SAHANI
Last Name	
Mobile No	7752806085

Address 1	VILL-DIGAHI
Address 2	PO-GADAURA BAZAR
Address 3	
State	Uttar Pradesh
City	THUTHIBARI

PAYMENT DETAILS

Plan Amount	847.46
Amount Of Tax IGST(18%)	152.54
GST No. of the Service Recipient No	
Total Amount(IncludingTax)	1000
Amount In Words	One Thousand Only

Plan Features

Serial Number	Plan Features	Coverage
1	Towing of Vehicle on accident	Y
2	Tyre Change	Y
3	Arrangement of spare keys	Y
4	Extraction or Removal of vehicle	Y
5	Message relay to relatives/colleagues/emergency numbers	Y
6	Fuel delivery	Y
7	Hotel Accommodation	Assistance
8	Proposed No. of Services	6
9	Complimentary Personal Accident Insurance	Y

Plan Features

1) Towing of Vehicle on Accident

In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Poorakh India will assist in making arrangement for the Vehicle to be towed to the nearest Authorised Service Center, using tow trucks in the cities and corresponding covered area where available. (Free Towing To and From upto 25 KM)

2) Tyre Change

In the event Covered Vehicle is immobilized due to a flat tyre, Poorakh India will assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the Vehicle at the location of breakdown. Poorakh India will bear labour cost and round trip conveyance costs of the service provider. Material/spare parts if required to repair the Vehicle (including repair if that of spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the Vehicle. All incidental charges for the same shall be borne by the insured.

3) Arrangement of spare keys

If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Poorakh India (upon the request of the Insured) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand delivery to the location of the vehicle after receiving the requisite authorizations from the Insured with regards to the person designated to hand over the same to Poorakh India. The Insured may be requested to submit an identity proof at the time of delivery.

4) Extraction or Removal of vehicle

In event of vehicle being stuck in a ditch/pit/valley, Poorakh India will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Insured. (Free Towing To and From upto 25 KM)

5) Message relay to relatives/colleagues/emergency numbers

6) Arrangement of fuel

Poorakh India will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Poorakh India will relay urgent messages on behalf of the Insured to a designated person of their choice.	In the event Covered Vehicle runs out of fuel and hence is immobilised while on a trip, Poorakh India will assist Insured by organizing for a Vehicle technician to supply emergency fuel (up to 5 ltrs on a chargeable basis) at the location of breakdown. Poorakh India will bear labour and conveyance costs. The cost of the fuel will be borne by the insured.
7) Hotel Accommodation and Travel	**8) No of services**
Poorakh India will provide the assistance to book the same	Insured will get 6 service covered under 12 Months of contract

9) Complimentary Personal Accident Insurance

Poorakh India provides the Complimentary Personal Accident Insurance cover.

Poorakh

Terms and Conditions :

1)) City Tax and Other Charges

In case the vehicle is being towed from one state to another or from one city to another, any local tax or toll tax, like green tax in Delhi-NCR and etc. has to borne by Insured.

2) Adverse Weather

On occasion of adverse weather conditions such as floods, heavy rain, thunder / lightening or other external factors may affect our ability to provide services and it may become physically impossible to assist you until the weather improves. During such times, our main priority will be to ensure that you and your passengers are taken to a place of safety; the recovery of your vehicle may not be possible until weather conditions permit.

3) Coverage

The roadside assistance is a nationwide service provided to mobilize vehicle which has become disabled due to unexpected breakdown. While providing roadside assistance, we carry out temporary repairs and not regular maintenance which are normally carried out at authorized workshops.

4) Program Start Date

The date of commencement of coverage under the program. The program start date will be after 7 (SEVEN) days from the program purchase date.

5) Program End Date

The coverage end date of the program. The Roadside Assistance Program shall be valid for a period of 12 (twelve) months from the Program start date as mentioned in the program certificate.

6) Un-located or Unattended Vehicle

In case of a breakdown, you must be able to provide us with the correct location of your covered vehicle. Incorrect or incomplete information may cause a delay in provision of our services. You or an authorized representative must be present with the vehicle at the agreed meeting place when we arrive. If the vehicle is not attended when we arrive services cannot be provided

7)) Covered Vehicle is off road

In case the covered vehicle is not on gazette, bitumen road and if there is a need to arrange special equipment (any equipment other than standard towing equipment), the charges of such equipment are not part of the roadside assistance program. The charges for arrangements of special equipment are to be borne by Insured. Insured should understand that in case of usage of special equipment covered vehicle might sustain certain direct or consequential damages which extracting the vehicle. Insured agrees that such damage shall be sole responsibility of the Insured and AWP shall not be held liable for any such damages.

8) Cooling Period

That the Entitlements are available after 7 days, all the benefits under the roadside assistance program became available 7 days after from the purchase date of the program.

9)) Accidental cases

In cases where the police authorities have registered an FIR or are in a process of registering an FIR or are investigating a case or have taken possession of the vehicle, Assistance services can be activated only after Police authorities/courts have given a clearance to the vehicle / have released the possession of vehicle. In such cases it is the duty of the Insured to obtain such clearances. AWP can take handover of the vehicle only after clearances have been obtained and the Insured / Insured representative is available to provide appropriate handover of the vehicle to the towing representative from the police authorities.

10) External Factors

We will take every effort to reach you once you make the call however the response time may vary depending on, among other things, the breakdown location of the vehicle and the general demand for roadside assistance at the time of your request is received.

Special Conditions (applicable to all coverage)

a) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services provided would be on chargeable basis to the insured.

b) This Certificate is valid subject to realization of the payment and is effective from the Payment realization date or certificate issue date, whichever is later.

c) Claim Servicing would be subject to realization of payment.

For POORAKH INDIA SERVICES PRIVATE LIMITED
TAKSHATH BHARGAVA
2024-05-29 07:44:46

The New India Assurance Company Limited

Master Policy No: 46010042240100000116	Certificate No:CRFT000708870
Name of Master Policy Holder: POORAKH INDIA SERVICES PRIVATE LIMITED	Period of Insurance:From: 02-11-2025 To:01-11-2026
Name of Nominee:ANIL SAHANI	Relationship of nominee with insured: HUSBAND
Nominee Gender:Male	
Insured DOB : 1996-08-12	Name of Insured :ARATI SAHANI
Insured Gender:Female	

Rs.15,00,000/- (Accidental Death and Permanent Total Disability). Cover is valid only while the insured is driving the vehicle covered under the Road Side Assistance plan mentioned above or accompanied the vehicle covered under the Road Side Assistance plan mentioned above as a passenger.

Restriction of Coverage

Accidental Death:

It is strictly restricted to Death due to accident, while the owner of vehicle driving the vehicle or occupant/pillion on the vehicle.

Permanent Total Disability

It is strictly restricted to Permanent Disability due to accident, while the owner of vehicle driving the vehicle or occupant/pillion on the vehicle.

Coverage is applicable to persons with age up to 70 years.

Coverage in Brief

If the Insured person meets with an accident and sustains any bodily injury during the period of insurance which directly and independently of all other causes result in death / permanent total disablement within 12 months from the date of accident resulting solely and directly from accident then the company shall pay to the insured the sum set in the schedule to the insureds persons' nominee or legal successor. The cover will be available only when the insured is the owner of the specified vehicle and also an occupant in the specified vehicle Insured members should have a valid DL in case the owner occupant is driving the specified vehicle at the time of accident. The RC of the specified vehicle should be in the name of the insured member
Accidental Death:

100% of Capital Sum Insured (CSI) Permanent

Permanent Total Disability:-

• Loss of Two Limbs/ Two Eyes or One Limb and One Eye: 100% of CSI

• Loss of One Limb or One Eye : 50% of CSI

• Permanent Total Disablement from Injuries other than those named above: 100% of CSI Compensation will be paid either under Accidental Death or under Permanent Total Disability and in no case.

• Compensation will be paid under both the heads. Please refer to policy for detail information on Policy coverage

Compensation will be paid either under Accidental Death or under Permanent Total Disability and in no case, compensation will be paid under both the heads

Please get back to us for clarifications, if any

Exclusions

• When the insured member is not driving or pillion rider/occupant of vehicle covered under the Road Side Assistance plan mentioned above

• War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection Herewith.

• Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.

• The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component or nuclear weapons material.

• Whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft.

• Participation in any kind of motor speed contest (including trial, training and qualifying heats)

• This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of - Biological or chemical contamination, Missiles, bombs, grenades, explosives

• Services on duty with any Armed forces

• Intentional self injury, suicide, or attempted suicide

• venereal diseases, aids or insanity

• Whilst under the influence of Alcohol or intoxicating liquor or drugs.

• Medical or surgical treatment

• Whilst committing any breach of law with criminal intent

• Child birth, pregnancy or other physical cause peculiar to the female sex

The New India Assurance Company Limited

Claims Process / Documentation

Upon happening of any accident and/or injury which may give rise to a claim under this policy:

• You shall give the notice to Poorakh India Call centre no 7941050643 immediately and also intimate in writing to our policy issuing office. In case of Death, The claimant must notify the (Poorakh India Services Pvt. Ltd.)) about the accident within 15 days from date of loss/accident in attached claim intimation form. In the event of loss of sight or amputation of limbs, written notice thereof must also be given within 15 days after such loss of sight or amputation. The notification can be made via letter or email on following contact detail:
Address: Poorakh India Services Private Limited D-27, Shastri Nagar, Meerut (250004)
Email : info@motorsathi.com

• Investigator will be appointed by insurer on receipt of claim intimation.

• All certificates, information and evidence from a Medical Practitioner or otherwise required by us shall be provided by you/claimant

• On receipt of intimation from you regarding a claim under the policy, we are entitled to carry out examination and ascertain details.

• Claim Form/Documents Submission

Documents required in Claims:

1.Certificate issued by Poorakh India Services Pvt Ltd.

2.Duly filled up claims form

3.Original F.I.R or F.I.R - Notarized/ Attested by a gazetted officer

4.Police Final charge sheet/ Court Final order - Notarized/ attested by a Gazetted Officer - if applicable

5.Spot Panchnama and Police Inquest report - Notarized/ Attested by a Gazetted officer, if applicable

6.Other Document as per Case details – Complete medical records including Treatment Summary; if hospitalized, Website Links/ Newspaper cuttings, Other references

7.AML Documents - Pan Card Copy, Residence Proof,2 Passport size colour photos of claimant

8.Cancel Cheque with NEFT Mandate form - duly filled in by the claimant and bank

Additional documents required for Death Claims:

1. In respect of fatal claims, the payment is to be made to the assignee named under the policy. If there is no assignee, the payment is made to the legal representative as identified by Will / Probate / Letter of Administration / Succession Certificate.

2. Where the above documents are not available, the following procedure may be followed: -

3. Viscera Analysis Report/ Chemical analysis report/ Forensic Science Lab report notarized/ Attested by gazetted officer, if applicable

4. Any other document as required by the Company to investigate the Claim or Our obligation to make payment for

5. In respect of fatal claims, the payment is to be made to the assignee named under the policy. If there is no assignee, the payment is made to the legal representative as identified by Succession Certificate

Additional documents required for Permanent Total / Partial Disablement Claims:

1. Attending Doctors Report.

2. Copy of medical records including Investigation/ Lab Reports (X Ray, MRI etc.)

3. Original FIR, Panchnama, Police Report where applicable

4. Hospital discharge card with Treatment Summary

5. Original Certificate from Doctor of Govt. Hospital stating the degree of disability

6. Any other document as required by the Company to investigate the Claim or Our obligation to make payment for

• The claimant should ensure that all documents are clear, legible, and accurate. All the documents must be self-attested by the claimant. The soft copy of all the above documents shall be sent to info@motorsathi.com

• Poorakh India to arrange to provide all original/attested copy documents to insurer at the given below address:

The New India Assurance Co. Ltd

Ist floor, Taank building, Above Karnataka Bank,

Fafadih Chowk, Raipur, Chhattisgarh 492001

Landline Phone No.: 0771-2884314/15/16

Email: nia.460100@newindia.co.in, ch46@newindia.co.in

• Claim will be processed by the insurer within 30 days on receipt of all documents and investigation report

Claim Intimation Form

Personal Accidental Claim Form