

पॉलिसी अनुसूची Policy Schedule - Motor - Two Wheelers - Package	
पॉलिसी संख्या Policy Number: 366003312519042238	व्यवसाय केंद्र Business Source: 910116
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 366003 कार्यालय का पता Office Address: DELHI SHAHDARA BUSINESS OFFICE 1/11955, 1st floor, Muskaan Building, Naveen Shahdara, - 110032. State Code: 7, Delhi जीएसटीआईएन/GSTIN: 07AAACN9967E1Z5 संपर्क संख्या/Contact Number: 11 47354151 मोबाइल नंबर/Mobile Number: 0	विक्रय चैनल कोड Sales Channel Code: 91011600000001 नाम Name: LANDMARK INSURANCE BROKERS PVT LTD - HO संपर्क संख्या Contact Number: 9687670986 UIN No: IRDAN058RP0036V01100001Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



ग्राहक का नाम Customer Name: MR BHAGWANT PRASAD KUSHWAHA	ग्राहक आई.डी Customer ID: 7502039945	पैन PAN:
पता Address: VILL-PARORAHHA POST-LAXMIGANJ THANA-, RAMKOLA, DEORIA PANDEY, शहर/City: PADRAUNA, जिला/District: KUSHINAGAR, राज्य/ State: UTTAR PRADESH, पिन/ PIN: 274304. सेल/Cell: *****78	फोन Phone: *****78	
	ई-मेल E-Mail: *****I2@GMAIL.COM	

पॉलिसी प्रभावी समय घंटे, को Policy Effective from effect time 22:12 hours, on 19/02/2026 की अर्धरात्रि तक to midnight of 18/02/2027			
प्रीमियम Premium	₹ 791.00	कवर नोट सं. व तारीख Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 0.00	प्रस्ताव संख्या व तारीख Proposal Number and Date	886126021962499610 Dt. 19/02/2026
एसजीएसटी/यूटीजीएसटी/SGST/UTGST	₹ 0.00		
आईजीएसटी/IGST	₹ 142.00	रसीद संख्या व तारीख Receipt Number and Date	366003812510047908 Dt. 19/02/2026
कम: जीएसटी_टीडीएस / Less: GST_TDS	₹ 0.00	पिछली पॉलिसी संख्या व समाप्ति तिथि Previous Policy Number and Expiry Date	2218003124P116775100 और/and Dt.01/01/1970
वसूली योग्य स्टॉप रीकवरेबल Stamp Duty	₹ 0.00		
कुल राशि Total Amount	₹ 933.00		
(रूपए/Rupees Nine Hundred Thirty Three केवल Only.)			

वाहन का विवरण Vehicle Details			
वाहन का आई.डी.वी/Vehicle IDV	₹ 14,602.00	पंजी. संख्या Regn. Number	UP-57-AB-8580
आई.डी.वी.आई.वी IDV(साइड कार Sidecar)	NA	इंजन व एम/सी सं. Engine or M/c No.	JA06EPGHH20129
इलेक्ट्रिकल एक्सेसरी Electrical Accessories	NA	चेसिस संख्या Chassis Number	MBLJA06AXGHH19693
गैर इलेक्ट्रिकल उपकरण Non Electrical Accessories	NA	पंजीकरण अधि. Regn. Authority	Padrauna
फाइबर ग्लास टैंक Fiber Glass Tank	NA	भौगोलिक क्षेत्र Geographical Area	इंडिया India
सीएनजी/एलपीजी यूनिट CNG/LPG Unit	NA	बनावट Make	HERO
		मॉडल Model	SPLENDOR PLUS (2007-2018) 214041
अति. टोविंग शुल्क Addl. Towing Charges	NA	वैरिएंट Variant	LTD EDITION (2007-2018)
सी.सी - जी.भी डब्ल्यू CC / GVW	97	वाहन की श्रेणी/Class of Vehicle	Motor Cycle
ईंधन का प्रकार / Type of Fuel	PETROL		
लाइसेंस सिटिंग/वहन की क्षमता क्षमता Licensed Seating / Carrying Capacity	2	द्राचा का प्रकार/रंग Body Type / Color	SOLO/Alice Blue
निर्माण वर्ष Year of Mfg.	2016	खरीदने की तारीख / Date of Purchase	14/09/2016

Motor - Two Wheelers - Package	
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जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 366003 कार्यालय का पता Office Address: DELHI SHAHDARA BUSINESS OFFICE 1/11955, 1st floor, Muskaan Building, Naveen Shahdara, - 110032. राज्य कोड State Code: 7, Delhi जीएसटीआईएन GSTIN: 07AAACN9967E1Z5 संपर्क संख्या Contact Number: 11 47354151 मोबाइल संख्या Mobile Number: 0	विक्रय चैनल कोड Sales Channel Code: 91011600000001 नाम Name: LANDMARK INSURANCE BROKERS PVT LTD - HO संपर्क संख्या Contact Number: 9687670986 Customer Care Toll Free Number: 1800 345 0330 email: customer.support@nic.co.in



प्रीमियम की अनुसूची Schedule of Premium			
स्व-क्षति Own Damage	(₹)	विधिक दायित्व Legal Liability	(₹)
Own Damage Package	257.00	कानूनी देयता आवरण/Legal Liability Cover	714.00
कुल Total	77.00	CNG/LPG Kit	NA
		व्यक्तिगत दुर्घटना/Personal Accident	NA
		कुल/Total	714.00

वाहन स्व-क्षति बीमा विवरण Vehicle Own Damage Insurance Details			
नो क्लेम बोनस % No Claim Bonus%	0	Loss of Accessories Covered	No
ऑटो एसो.का नाम Auto Assn Name	Automobile association of Southern India	CNG/LPG Kit	No
कंपलसरी एक्सेस Compulsory Excess	₹ 100.00		
इंपोज्ड एक्सेस Imposed Excess	₹ 0.00		

तृतीय पक्ष बीमा विवरण Third Party Insurance Details					
पॉलिसी के अनुच्छेद II-I(i) और अनुच्छेद II-I(ii) के तहत Limit of liability under section II-I(i) and section II-I(ii)	समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 की आवश्यकता को पूरा करने के लिए आवश्यक राशि Such amount as is necessary to meet the requirement as per Motor vehicles Act 1988 as amended from time to time				
नामांकित व्यक्ति विवरण Nominee Details					
Nominee details for the policy					
Nominee Name	Nominee Relationship with Insured	Nominee Age	Guardian Name	Guardians Relationship with Insured	Percentage Claim

प्रासंगिक अनुच्छेद, पृष्ठांकन और वारंटी Clauses, Endorsements and Warranties Applicable: IMT22

आईआरडीएआई परिपत्र संदर्भ के अनुसार: IRDAI/NL/CIR/MISC/188/10/2023, दिनांक: 27/10/2023, मध्यस्थता खंड को पॉलिसी से हटा दिया गया माना जाएगा/ As per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023, Arbitration Clause shall be deemed deleted from the policy

उपयोग की सीमाएं/Limitations as to Use :

Use only for social, domestic and pleasure purposes and for the insured's business or profession. The Policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade.

ड्राइव करने का हकदार व्यक्ति या व्यक्तियों का वर्ग/**Persons or Class 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.

The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii); (b) and (c) of the Motor Vehicle Act, 1988 as amended from time to time"

समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

महत्वपूर्ण सूचना/**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 the reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 as amended from time to time is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"

TP Rate Revision Notice: For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

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जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 366003 कार्यालय का पता Office Address: DELHI SHAHDARA BUSINESS OFFICE 1/11955, 1st floor, Muskaan Building, Naveen Shahdara, - 110032. राज्य कोड State Code: 7, Delhi जीएसटीआईएन GSTIN: 07AAACN9967E1Z5 संपर्क संख्या Contact Number: 11 47354151 मोबाइल संख्या Mobile Number: 0	विक्रय चैनल कोड Sales Channel Code: 91011600000001 नाम Name: LANDMARK INSURANCE BROKERS PVT LTD - HO संपर्क संख्या Contact Number: 9687670986 Customer Care Toll Free Number: 1800 345 0330 email: customer.support@nic.co.in



उपरोक्त उल्लिखित कार्यालय पते पर विधिवत रूप से प्राधिकृत अधोहस्ताक्षरी को साक्षी मानकर दिनांक 19 February 2026 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों को एक अनुबंध के रूप में एक साथ पढ़ा जाएगा और पॉलिसी के किसी भी हिस्से या अनुसूची में संलग्न कोई भी शब्द या अभिव्यक्ति, जो विशेष अर्थ प्रकट करता हो, जहां भी प्रकट हो समान अर्थ वहन करेगा। यह वारंटी दी जाती है कि प्रीमियम चेक की अस्वीकृति की स्थिति में, यह पॉलिसी आरंभ होने की तारीख से ही स्वतः निरस्त माना जाएगा।

IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this **19 February 2026**. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that **IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

Ombudsman Details:

Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.
Tel.: 011 - 23232481/23213504/46013992
Email: bimalokpal.delhi@coins.co.in.

स्टाम्प ड्यूटी
**Stamp
Duty:**
(₹ 0.50)

कृते
नेशनल इन्श्योरेन्स कंपनी लिमिटेड
**For and on behalf of National Insurance
Company Limited**

अनिल कुमार गुप्ता / Anil Kumar Gupta
मुख्य प्रबंधक / Chief Manager
राज्य प्रबंधक कार्यालय / Office
National Insurance Co. Ltd
मुख्य कार्यालय / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता **Authorized Signatory**



Motor - Two Wheelers - Package	
पॉलिसी संख्या Policy Number: 366003312519042238	व्यवसाय स्रोत Business Source: 910116
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 366003	विक्रय चैनल कोड Sales Channel Code: 91011600000001
कार्यालय का पता Office Address: DELHI SHAHDARA BUSINESS OFFICE 1/11955, 1st floor, Muskaan Building, Naveen Shahdara, - 110032.	नाम Name: LANDMARK INSURANCE BROKERS PVT LTD - HO
राज्य कोड State Code: 7, Delhi	संपर्क संख्या Contact Number: 9687670986
जीएसटीआईएन GSTIN: 07AAACN9967E1Z5	Customer Care Toll Free Number: 1800 345 0330
संपर्क संख्या Contact Number: 11 47354151	email: customer.support@nic.co.in
मोबाइल संख्या Mobile Number: 0	



बीमा प्रमाण-पत्र **CERTIFICATE OF INSURANCE**

समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम 1989 के फॉर्म 51 **Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time**

प्रमाण-पत्र Certificate No.:	366003312519042238	IYI
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बीमित वाहन का विवरण Particulars of vehicle insured							
पंजी सं.Reg. Mark, No. & Place of Registration	इं. व चे. सं Engine No. & Chassis No	बनावट, मॉडल Make, Model & Variant	निर्माण वर्ष Year of Manufacture	बडी का प्रकार Type of Body	सी सी C.C	यात्री क्षमता Seating capacity	प्रीमियम Premium(₹)
UP-57-AB-8580/Padrauna	JA06EPGHH20129 MBLJA06AXGHH196 93	HERO, SPLENDOR PLUS (2007-2018) 214041 & LTD EDITION (2007-2018).	2016	SOLO	97	2	₹ 791.00
पंजीयन अधिकारी का नाम Name of Registration Authority				Padrauna			
बीमित का नाम व पता Name & Address of Insured				MR BHAGWANT PRASAD KUSHWAHA, VILL-PARORAHA POST-LAXMIGANJ THANA-, RAMKOLA, DEORIA PANDEY, PADRAUNA, KUSHINAGAR, UTTAR PRADESH, 274304.			
वाहन मालिक का मान्य मोबाइल नंबर Validated Mobile number of the vehicle owner				8979179178			
भौगोलिक क्षेत्र Geographical Area				India			
व्यवसाय या पेशा Business or Profession				OTHER EMPLOYEES			
बीमा के प्रारंभ होने की प्रभावी तिथि Effective date of commencement of insurance for the purpose of Act.				बजे दिनांक से मध्य रात्रि दिनांक तक From 22:12 O' Clock on 19/02/2026.			
बीमा समाप्ति की तिथि Date of expiry of the insurance				मध्यरात्रि को/Midnight on: 18/02/2027			

ड्राइविंग क्लब/गाड़ी चलाने के अधिकृत व्यक्तियों का समूह DRIVER'S CLAUSE: PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE	
बीमित सहित कोई भी व्यक्ति, बशर्ते कि दुर्घटना के समय ड्राइव करने वाले व्यक्ति के पास प्रभावी ड्राइविंग लाइसेंस हो तथा उसे इस तरह के लाइसेंस प्राप्त करने या धारण करने से अयोग्य घोषित नहीं किया गया हो। बशर्ते यह भी कि यदि व्यक्ति के पास प्रभावी लर्नर लाइसेंस हो तो वह वाहन चला सकता है तथा ऐसा व्यक्ति समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम, 1989 के नियम 3 की आवश्यकताओं की पूर्ति करता हो। / 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 as amended from time to time.	

प्रयोगार्थ सीमाएं LIMITATIONS AS TO USE
सामाजिक, घरेलू और आनंदपूर्ण उद्देश्यों तथा बीमाधारक के बीमा व्यवसाय या पेशा हेतु केवल उपयोग करें। पॉलिसी मोटर व्यवसाय के संबंध में किसी भी उद्देश्य हेतु उपयोग या किसी व्यवसाय या किसी व्यापार के साथ भाड़ा या रिवाइ, ट्यूशन, रेसिंग, पेस मैकिंग, विश्वसनीयता परीक्षण, गति परीक्षण, माल वहन (नमूना या व्यक्तिगत सामान के अलावा) के उपयोग को आवरित नहीं करती है।/Use only for social, domestic and pleasure purposes and for the insured's business or profession. The Policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade.

The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii); (b) and (c) of the Motor Vehicle Act, 1988 as amended from time to time" समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

TP RATE REVISION NOTICE

For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

मैं/हम एतद्वारा प्रमाणित करते हैं कि पॉलिसी जिससे यह प्रमाण-पत्र संबंधित है एवं यह बीमा प्रमाण-पत्र समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 के अध्याय XI के प्रावधानों के अनुसार जारी किये गए हैं। 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 XI of M.V. Act, 1988 as amended from time to time.

जारीकर्ता कार्यालय का पूरा पता Full address of Issuing Office: DELHI SHAHDARA BUSINESS OFFICE 1/11955, 1st floor, Muskaan Building, Naveen Shahdara, - 110032
जारी करने की तिथि Date of issue: 19/02/2026

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड कम्पनी लिमिटेड **For and on behalf of National Insurance Company Limited**



[Signature]
प्रमुख कार्यकारी अधिकारी / Chief Manager
एन.ए.सी. लि. / National Insurance Co. Ltd
मुख्य अधिकारी / HEAD OFFICE

विधिवत गठित अटॉर्नी (ओं) **Duly Constituted Attorney(s)**

टैक्स इनवॉयस/TAX INVOICE

Invoice Serial No: 40318A5P0042238

Invoice Date: 19/02/2026

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
DELHI SHAHDARA BUSINESS OFFICE 1/11955, 1st floor, Muskaan Building,Naveen Shahdara, - 110032
राज्य/State : 24 , Delhi
जीएसटीआईएन नंबर/
GSTIN No : 07AAACN9967E1Z5

आदाता का विवरण Details Of Receiver : MR BHAGWANT PRASAD KUSHWAHA


पता/Address : VILL-PARORAHA POST-LAXMIGANJ THANA-, RAMKOLA, DEORIA PANDEY
शहर/City : PADRAUNA,
जिला/District: KUSHINAGAR,
राज्य/State: UTTAR PRADESH,
पिन/PIN: 274304,

आपूर्ति राज्य का स्थान Place : Uttar Pradesh
Of Supply State :
राज्य कोड/State Code : 16
जीएसटीआईएन नं.GSTIN No : NA
यूआयएन नं.UIN No : NA

सैक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/Total(₹)	छूट/ Disco unt	टैक्स योग्य मूल्य/ Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/ Kerala Flood Cess राशि/Amount(₹)
					दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	
997134	Motor vehicle insurance services	791	0%	791	0%	0	0%	0	18%	142	0
कुल TOTAL		791		791		0		0		142	0
कुल इनवॉयस मूल्य(अंकों में)/ Total Invoice Value (In figures): ₹ 933											
कुल इनवॉयस मूल्य(शब्दों में)/Total Invoice Value (In words) : रूपए/Rupees Nine Hundred Thirty Three Only.											
रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No											

E.&.O.E

कृते नेशनल
इन्श्योरेंस कंपनी लिमिटेड
For and on behalf of National Insurance Company
Limited


प्रवीण कुमार गुप्ता / Praveen Kumar Gupta
मुख्य अधिकारी / Chief Manager
राज्य कार्यालय, नेशनल इन्श्योरेंस
National Insurance Co. Ltd
अधिसूचना / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता Authorized Signatory





NATIONAL INSURANCE COMPANY LIMITED

CIN - U10200WB1906GOI001713

IRDAI Regn. No. - 58

Annexure B

CUSTOMER INFORMATION SHEET

SI No	TITLE	DESCRIPTION	Policy / Clause No																												
1	Product Name	Two Wheeler Package Policy																													
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN058RP0036V01100001																													
3	Structure	<ul style="list-style-type: none"> Section I - Loss of or Damage to the Vehicle Insured: Indemnity basis Section II - Liability to Third Parties: As per Motor Vehicle Act Section III - Personal Accident Cover for Owner-Driver: Benefit basis 																													
4	Interests Insured	Two Wheeler																													
5	Sum Insured / Motor Insured Declared Value Scope	<p>Sum Insured, Insured's Declared Value (IDV) The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below). The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. The Schedule of Depreciation For Fixing IDV of the Vehicle</p> <table border="1"> <thead> <tr> <th>AGE OF THE VEHICLE</th> <th>% OF DEPRECIATION FOR FIXING IDV</th> </tr> </thead> <tbody> <tr> <td>Not exceeding 6 months</td> <td>5%</td> </tr> <tr> <td>Exceeding 6 months but not exceeding 1 year</td> <td>15%</td> </tr> <tr> <td>Exceeding 1 year but not exceeding 2 years</td> <td>20%</td> </tr> <tr> <td>Exceeding 2 years but not exceeding 3 years</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 years but not exceeding 4 years</td> <td>40%</td> </tr> <tr> <td>Exceeding 4 years but not exceeding 5 years</td> <td>50%</td> </tr> <tr> <td>Exceeding 5 year but not exceeding 7 years</td> <td>55%</td> </tr> <tr> <td>Exceeding 7 year but not exceeding 8 years</td> <td>60%</td> </tr> <tr> <td>Exceeding 8 year but not exceeding 9 years</td> <td>65%</td> </tr> <tr> <td>Exceeding 9 year but not exceeding 10 years</td> <td>70%</td> </tr> <tr> <td>Exceeding 10 year but not exceeding 12 years</td> <td>75%</td> </tr> <tr> <td>Exceeding 12 year but not exceeding 14 years</td> <td>80%</td> </tr> <tr> <td>Exceeding 14 years, if acceptable</td> <td>Market Value</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Depreciation scale to be applied on the manufacturer's listed selling price of the vehicle on the date of commencement of policy IDV during renewal should be less than last year IDV, unless MSP has increased at the inception of the policy period. <p>Criteria for Constructive Total Loss A vehicle will be considered to be a CTL where the aggregate cost of retrieval and / or repair of the vehicle (without Taxes), subject to terms and conditions of the policy, exceeds 75% of the IDV. However, if the cost of repair of the vehicle (without Taxes) lies within 70% to 75% of the IDV (borderline case), the insured may opt for Constructive Total Basis settlement, in which case, company's liability shall be IDV less Wreck</p>	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%	Exceeding 3 years but not exceeding 4 years	40%	Exceeding 4 years but not exceeding 5 years	50%	Exceeding 5 year but not exceeding 7 years	55%	Exceeding 7 year but not exceeding 8 years	60%	Exceeding 8 year but not exceeding 9 years	65%	Exceeding 9 year but not exceeding 10 years	70%	Exceeding 10 year but not exceeding 12 years	75%	Exceeding 12 year but not exceeding 14 years	80%	Exceeding 14 years, if acceptable	Market Value	Section I
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		Value of the Vehicle less applicable Excess(es) or Repair Liability assessed (without Taxes), whichever is less.																									
6	Policy Coverage	<p>Loss of or Damage to the Vehicle Insured The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon</p> <p>XI. By fire explosion self-ignition or lightning; XII. By burglary housebreaking or theft; XIII. By riot and strike; XIV. By earthquake (fire and shock damage); XV. By flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; XVI. By accidental external means; XVII. By malicious act; XVIII. By terrorist activity; XIX. Whilst in transit by road rail inland-waterway lift elevator or air; XX. By landslide rockslide</p> <p>Subject to a deduction for depreciation at the rates as mentioned in the Policy Terms & Conditions.</p>	Section I																								
		<p>Liability to Third Parties</p> <p>IV. The Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of :-</p> <p>I. Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.</p> <p>II. Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.</p>	Section II																								
		<p>Personal Accident Cover for Owner-Driver Section The Company undertakes to pay compensation for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury</p>	Section III																								
7	Add-on Cover	<table border="1"> <thead> <tr> <th>Sr No</th> <th>Add – On</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Invoice Protect</td> <td>Pays the difference between the Current Invoice Price (Price of vehicle at the time of policy inception) of the Insured Vehicle and IDV along with First time Registration charges, Motor OD Premium paid and Road Tax, subject to a maximum of 10% of Current Invoice Price.</td> </tr> <tr> <td>2</td> <td>No Claim Bonus Protect</td> <td>The percentage of NCB accrued, shall be maintained for up to two claims admissible under Section I</td> </tr> <tr> <td>3</td> <td>Engine Protect</td> <td>Extend the Policy to cover repair of Engine /allied assemblies arising out of water ingress due to flood or failure due to leakage of lubricating oil</td> </tr> <tr> <td>4</td> <td>Nil Depreciation</td> <td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim</td> </tr> <tr> <td>5</td> <td>Nil Depreciation Plus</td> <td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim, without payment of any additional excess.</td> </tr> <tr> <td>6</td> <td>Nil Depreciation Plus for Private Car 5-9 years</td> <td>Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim, without payment of any additional excess.</td> </tr> <tr> <td>7</td> <td>Road Side Assistance</td> <td>Shall arrange to provide services such as Towing, Battery Jumpstart, Fuel re-filling, Spot repair etc.</td> </tr> </tbody> </table>	Sr No	Add – On	Description	1	Invoice Protect	Pays the difference between the Current Invoice Price (Price of vehicle at the time of policy inception) of the Insured Vehicle and IDV along with First time Registration charges, Motor OD Premium paid and Road Tax, subject to a maximum of 10% of Current Invoice Price.	2	No Claim Bonus Protect	The percentage of NCB accrued, shall be maintained for up to two claims admissible under Section I	3	Engine Protect	Extend the Policy to cover repair of Engine /allied assemblies arising out of water ingress due to flood or failure due to leakage of lubricating oil	4	Nil Depreciation	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim	5	Nil Depreciation Plus	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim, without payment of any additional excess.	6	Nil Depreciation Plus for Private Car 5-9 years	Pays the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim, without payment of any additional excess.	7	Road Side Assistance	Shall arrange to provide services such as Towing, Battery Jumpstart, Fuel re-filling, Spot repair etc.	Refer to Policy Schedule
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			through third party service provider	
		8	Lock & Key Protect	Indemnify the Insured for cost of replacing/ repairing of Key(s) and/or Lock(s) of the Insured Vehicle including payment of Reasonable Labour Charges
		9	Consumables Protect	Covers cost of Consumables which are necessarily required to be replaced during the repair
		10	EMI Protect	Indemnify the Insured up to two Equated Monthly Instalments
		11	Loss of Driving Licence and Vehicular Documents	Indemnify the Insured actual amount paid to concerned Gov. auth. for issuance of the duplicate document(s)
		12	Loss of Belongings	Indemnify the Insured in respect of the loss or damage to Personal Belongings whilst kept in the Insured Vehicle
		13	Pick & Drop Facility	Shall extend the Policy to cover cost of towing the insured vehicle from the spot of loss to the nearest authorized service station in case of electric or mechanical breakdown only
		14	Daily Allowance	Pays a fixed daily allowance to the insured in case the repair claim for accidental loss or damage is admitted
		15	National Fuel Flip Flop	Pays the amount incurred by insured in the event of accidental filling of the insured vehicle with any Automobile fuel other than that mentioned under fuel type in the RC
		16	Tyre & Rim Protect	Shall extend the Policy to cover the loss or damage to tyre(s) & to the wheel rim(s) if physically damaged or warped as a result of a Blowout arising out of Accidental external means, although the rest of the vehicle is not damaged.
		<p>Note: Above is the list of all Add-ons available with Private Car Package Policy. The benefit/ coverage for the Add-ons shall be available subject to as opted by the Insured and mentioned in the Schedule.</p>		
8	Loss Participation	<p>Compulsory Deductibles: Rs 100/- for Two Wheelers</p> <ul style="list-style-type: none"> Separate Excess for Add-on is applicable only if Add-on is opted by the policyholder. Voluntary Deductible, if opted, as per the slab applicable. 		
9	Exclusions	<p>Any accidental loss or damage and/or liability incurred shall not be covered if, the insured vehicle is used outside the permitted geographical area, violation of the Limitations as to Use or Driver's Clause. Additionally, claims resulting from Consequential loss, wear and tear, contractual liability, liability due to death in the course of employment, or death or injury while entering, riding, or leaving the vehicle are excluded. Any liability arising from war, invasion, foreign enemy actions, or nuclear weapons material shall also not be covered. For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.</p>		
10	Special Conditions and Warranties (if any)	There are no special conditions and warranties other than the conditions given in the policy		Refer to Policy Schedule for all terms & condition
11	Admissibility of Claim	<ul style="list-style-type: none"> Claim shall be admissible subject to policy terms and conditions Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. 		
12	Policy Servicing – Claim Intimation and Processing	<p>Helpline/ Toll free: 1800 345 0330 Website: https://nationalinsurance.nic.co.in/ Details of designated company officials to be contacted in time of claim</p> <ul style="list-style-type: none"> To contact In-Charge Claim Servicing Office <p>Details of procedure to be followed for cashless service as well as for reimbursement of claim: For both cashless and reimbursement claims, the insured needs to contact the</p>		

		<p>concerned claims hub and provide documents as and when required by NICL. Insured shall readily get cashless if he/she approaches the cashless garages having tie ups with us (list of such garages are available on our website). In both cases, the repair invoice should be in the name of National Insurance Company Limited. In case of reimbursement basis, the amount for repair is to be paid by the insured to the garage first and then NICL shall reimburse the insured of the claim amount upon production of a genuine invoice. In case of cashless claims, the payment will be made directly to the garage by NICL. Link of Cashless garage: https://nationalinsurance.nic.co.in/info-desk/our-networks/cashless-garages</p> <p>Turn Around Time (TAT) <u>Surveyor Appointment</u> – Within 24 hours <u>Survey report to the insurer</u> - Within 15 days of appointment <u>Claim Decision</u> – 7 days from receipt of Survey report or after expiry of fifteen days from allocation of the claim to the surveyor whichever is earlier. <u>Escalation Matrix when TAT is not satisfied</u></p> <table border="1"> <tr> <td>Ist level</td> <td>IIInd level</td> <td>IIIrd level</td> </tr> <tr> <td>In-Charge of Claim Servicing Office</td> <td>Grievance Dept at RO</td> <td>Grievance Dept at HO</td> </tr> </table>	Ist level	IIInd level	IIIrd level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
Ist level	IIInd level	IIIrd level							
In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO							
13	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest - Circular on Protection of Policyholders' Interests, 2024 as introduced by IRDAI on 5th September 2024. Details of Grievance Officer of the Insurer - https://nationalinsurance.nic.co.in/info-desk/grievance Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ Ombudsman - https://www.cioins.co.in/ 							
14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly as sought by the insurer at time of filling the Proposal form and Claim Form Incorrect or Non-disclosure of material information, including NCB of previous policy may affect the claim settlement. In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. The vehicular documents and DL of driver of the vehicle at the material time of loss, must be valid and effective. 							

Declaration by the Policyholder:

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

Place:

Date:

Signature of the Policyholder

Note:

- I. Insurer shall provide a web-link where the product related documents including the Customer Information Sheet are available on the website of the Insurer.
- II. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- III. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.