


पॉलिसी संख्या / Policy Number: 260201312519068227

<p>जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/Office Code: 260201 कार्यालय का पता /Office Address: Mumbai Business Office II First Floor, Sterling Cinema Building, 65, Murzaban Street, Fort, Mumbai, - 400001 राज्य कोड/State Code: 27, Maharashtra जीएसटीआईएन/GSTIN: 27AAACN9967E1Z3 संपर्क संख्या/Contact Number: 22018390 मोबाइल नंबर/Mobile Number: 0</p>	<p>विक्रय चैनल कोड/ Sales Channel Code: 91038000000001 नाम /Name: TURTLEMINT INSURANCE BROKING SERVICES PVT LTD - HO संपर्क संख्या /Contact Number: 9892681650 UIN: Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in  9920501906</p>
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<p>ग्राहक का नाम /Customer Name:MR.GITESH KUMAR पता/Address: S / O DHARAMPAL, HOME NUMBER, 64, 4 MARIA, SHANTI NAGAR,शहर/City: SONEPAT,जिला/District: SONIPAT,राज्य/State: HARYANA,पिन/ PIN: 131001,सेल/Cell: *****74</p>	<p>ग्राहक आई.डी /Customer ID: 7501910663 फोन /Phone: *****74 ई-मेल /E-Mail:*****05@gmail.com</p>	<p>पैन /PAN:</p>
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पॉलिसी प्रभावी समय घंटे, को /Policy Effective from 00:00 hours, on 07/02/2026 की अर्धरात्रि तक /to midnight of 06/02/2027

प्रीमियम/ Premium	₹ 7,239.00	कवर नोट सं. व तारीख /Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 0.00	प्रस्ताव संख्या व तारीख/Proposal Number and Date	MOQ25001100944 Dt.05/02/2026
एसजीएसटी/यूटीजीएसटी/SGST/UTG ST	₹ 0.00		
आईजीएसटी/IGST	₹ 1,303.00	रसीद संख्या व तारीख / Premium Payment Information	Received with thanks from : MR.GITESH KUMAR a sum of ₹8542 (रुपए/Rupees Eight Thousand Five Hundred Forty Two केवल /Only) by way of EASI Bill Desk Ref No. YAX62670010214 Dt. 05/02/2026
वसूली योग्य स्टॉप ड्यूटी/Recoverable Stamp Duty	₹ 1.00		
कुल राशि/ Total Amount	₹ 8,542.00	पिछली पॉलिसी संख्या व समाप्ति तिथि/ Previous Policy Number and Expiry Date	2019813124P117826789 06/02/2026
(रुपए/Rupees Eight Thousand Five Hundred Forty Two केवल /Only)			

वाहन का विवरण / Details of Vehicle Insured

वाहन का आई.डी.वी./Vehicle IDV	₹ 1,68,150.00	पंजी. संख्या /Regn. Number	HR-10-X-8555
आई.डी.वी. /IDV (ट्रेलर /Trailer)	NA	इंजन व एम/सी सं. Engine or M/c No.	G12BN349412
इलेक्ट्रिकल एक्सेसरीज़ /Electrical Accessories	NA	चैसिस संख्या/Chassis Number	MA3ERLF1S00372944
गैर इलेक्ट्रिकल उपकरण/Non Electrical Accessories	NA	पंजीकरण अधि./Regn. Authority	Sonepat
फाइबर ग्लास टैंक /Fiber Glass Tank	NA	भौगोलिक क्षेत्र /Geographical Area	इंडिया /India
सीएनजी/एलपीजी यूनिट/CNG/LPG Unit	In Built	बनावट /Make	MARUTI SUZUKI
अतिरिक्त टोविंग शुल्क /Addl. Towing Charges	NA	मॉडल /Model	EECO
एंटी थैफ्ट डिवाइस /Anti Theft Device		वेरिएंट /Variant	5 STR WITH A/C+HTR CNG
सी.सी - किलोवाट /CC / KW	1196	वाहन की श्रेणी/Class of Vehicle	Private Car
ईंधन का प्रकार / Type of Fuel	CNG	ढांचा का प्रकार/रंग /Body Type / Color	MPV/Black
लाइसेंस प्राप्त बैठने की क्षमता /वहन क्षमता /Licensed Seating / Carrying Capacity	5	खरीदने की तारीख / Date of Purchase	19/12/2014
निर्माण वर्ष /Year of Mfg.	2014	पंजीकरण की तारीख / Date of Registration	2014-12-19

प्रीमियम की अनुसूची /Schedule of Premium

पॉलिसी संख्या / Policy Number: 260201312519068227

जारीकर्ता कार्यालय/ Issuing Office

कार्यालय कोड/Office Code: 260201

कार्यालय का पता /Office Address: Mumbai Business Office II First Floor,
Sterling Cinema Building, 65, Murzaban Street, Fort, Mumbai, -
400001

राज्य कोड/State Code: 27, Maharashtra

जीएसटीआईएन/GSTIN: 27AAACN9967E1Z3

संपर्क संख्या/Contact Number: 22018390

मोबाइल नंबर/Mobile Number:0

विक्रय चैनल कोड/ Sales Channel Code: 91038000000001

नाम /Name: TURTLEMINT INSURANCE BROKING SERVICES PVT LTD -
HO

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Customer Care Toll Free Number: 1800 345 0330
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स्व-क्षति /Own Damage	(₹)	विधिक दायित्व /Legal Liability	(₹)
स्व-क्षति आवरण (उचित पूरक प्रीमियम के साथ) /Own Damage Cover(inclusive of add ons wherever opted for)	₹ 3,488.21	कानूनी देयता आवरण/Legal Liability Cover	3,416.00
कुल /Total	₹ 3,488.21	CNG/LPG Kit	60.00
		व्यक्तिगत दुर्घटना /Personal Accident	275.00
		कुल /Total	3,751.00

वाहन स्व-क्षति बीमा विवरण /Vehicle Own Damage Insurance Details

नो क्लेम बोनस % /No Claim Bonus%	20.00	CNG/LPG Kit	In Built
कंपलसरी एक्सेस /Compulsory Excess	₹ 1,000.00	Loss of Accessories Covered	NA

Claims are payable only for the first owner of the vehicle

तृतीय पक्ष बीमा विवरण /Third Party Insurance Details

पॉलिसी के अनुच्छेद I (i) धारा अनुच्छेद I (ii) के तहत /Limit of liability under section -I(i) and section -I(ii)	मोटर वाहन अधिनियम 1988 के अनुसार आवश्यक राशि /Such amount as is necessary to meet the requirement of the motor vehicles Act 1988 as amended from time to time
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व्यक्तिगत दुर्घटना बीमा विवरण /Personal Accident Cover Details

मूल बीमा राशि /CSI

वाहन का मालिक चालक /PA of Owner driver of the vehicle Nominee: Dharampal, Father	₹ 15,00,000.00
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प्रासंगिक अनुच्छेद, पृष्ठांकन और वारंटी /Clauses, Endorsements and Warranties Applicable:

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 covers use of the vehicle for any purpose other than a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Use 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"

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"

पॉलिसी संख्या / Policy Number: 260201312519068227

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जीएसटीआईएन/GSTIN: 27AAACN9967E1Z3

संपर्क संख्या/Contact Number: 22018390

मोबाइल नंबर/Mobile Number:0

विक्रय चैनल कोड/ Sales Channel Code: 91038000000001

नाम /Name: TURTLEMINT INSURANCE BROKING SERVICES PVT LTD -
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संपर्क संख्या /Contact Number: 9892681650

UIN:

Customer Care Toll Free Number: 1800 345 0330
email:customer.support@nic.co.in

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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.

उपरोक्त उल्लिखित कार्यालय पते पर विधिवत रूप से प्राधिकृत अधोहस्ताक्षरी को साक्षी मानकर दिनांक 07/02/2026 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खंड, 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 मानी जाएगी।

IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this **07/02/2026**. 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'**

लोकपाल विवरण/Ombudsman Details: Office of the Insurance

Ombudsman,

3rd Floor, Jeevan Seva Annexe , S. V. Road, Santacruz (W),
Mumbai - 400 054.

Tel.: 69038821/23/24/25/26/27/28/29/30/31

Email: bimalokpal.mumbai@cioins.co.in

Office of the Insurance Ombudsman,

Jeevan Darshan Bldg., 3rd Floor, CT.S. No.s. 195 to 198, N.C.
Kelkar Road, Narayan Peth, Pune - 411 030.


Tel.: 020-41312555

Email: bimalokpal.pune @cioins.co.in

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड

**/For and on behalf of
National Insurance Company Limited**

स्टाम्प ड्यूटी
/Stamp
Duty:
(₹ 0.5)


प्रवीण कुमार गुप्ता / Praveen Kumar Gupta
मुख्य प्रबंधक / Chief Manager
नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Co. Ltd
प्रधान कार्यालय / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**



पॉलिसी संख्या / Policy Number: 260201312519068227

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बीमा प्रमाण-पत्र /CERTIFICATE OF INSURANCE

केन्द्रीय मोटर वाहन नियम 1989 के फार्म 51 /Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time

प्रमाण-पत्र /Certificate No.: 260201312519068227

बीमित वाहन का विवरण /Particulars of vehicle insured

पंजी सं./Reg. Mark, No. & Place of Registration	इं. व चे. सं. सं. /Engine No. & Chassis No	बनावट, मॉडल /Make, Model & Variant	निर्माण वर्ष /Year of Manufacture	बॉडी का प्रकार /Type of Body	सी.सी - किलोवाट /CC / KW	यात्री क्षमता /Seating capacity	प्रीमियम /Premium (₹)
HR-10-X-8555 & Sonapat	G12BN349412 & MA3ERLF1S0037 2944	MARUTI SUZUKI, EECO & 5 STR WITH A/C+HTR CNG	2014	MPV	1196	5	7,239.00

पंजीयन अधिकारी का नाम /Name of Registration Authority	Sonapat
बीमित का नाम व पता /Name & Address of Insured	MR.GITESH KUMAR,S / O DHARAMPAL, HOME NUMBER, 64, 4 MARIA, SHANTI NAGAR,SONEPAT,SONIPAT,HARYANA,131001
वाहन मालिक का मान्य मोबाइल नंबर /Validated Mobile number of the vehicle owner	*****74
भौगोलिक क्षेत्र /Geographical Area	India
व्यवसाय या पेशा /Business or Profession	Business
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 00:00 O' Clock on 07/02/2026
बीमासमाप्ति की तिथि /Date of expiry of the insurance	मध्यरात्रि को /Midnight on: 06/02/2027

ड्राइविंग क्लॉज़: गाड़ी चलाने के अधिकृत व्यक्ति या 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 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.

प्रयोग की 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 रिवाइड, ट्यूशन, रेसिंग, पेस मेकिंग, 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 / मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मूल्य, 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 as amended from time to time

मैं/हम एतद्वारा प्रमाणित करते हैं कि पॉलिसी जिससे यह प्रमाण-पत्र संबंधित है एवं यह बीमा प्रमाण-पत्र 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

पॉलिसी संख्या / **Policy Number: 260201312519068227**

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


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जारीकर्ता कार्यालय का पूरा पता /Full address of Issuing Office: Mumbai
Business Office II First Floor, Sterling Cinema Building, 65,Murzaban
Street, Fort, Mumbai,, 400001, Maharashtra
जारी करने की तिथि /Date of issue: 05/02/2026



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


प्रवीण कुमार गुप्ता / Praveen Kumar Gupta
मुख्य प्रबंधक / Chief Manager
नेशनल इन्श्योरेन्स कंपनी लिमिटेड
National Insurance Co. Ltd
प्रधान कार्यालय / HEAD OFFICE

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

टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र.सं./Invoice Serial No: 30942A5P0068227

इनवॉयस तिथि/Invoice Date: 05/02/2026

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
Mumbai Business Office II, First Floor, Sterling Cinema Building, 65,Murzaban Street, Fort, Mumbai, - 400001
राज्य/State : 27, Maharashtra
जीएसटीआईएन नंबर/GSTIN No : 27AAACN9967E1Z3

आदाता का विवरण /Details Of Receiver : MR.GITESH KUMAR

पता/Address: S / O DHARAMPAL, HOME NUMBER, 64, 4 MARIA, SHANTI NAGAR
शहर/City : SONEPAT,
जिला/District: SONIPAT,
राज्य/State: HARYANA,
पिन/PIN: 131001
आपूर्ति राज्य का स्थान/ Place Of Supply State : HARYANA
राज्य कोड/State Code : 11
जीएसटीआईएन नं./GSTIN No :
यूआईएन नंबर /UIN No :

सैक कोड/ SAC Code	सेवा का विवरण/Description of Service	कुल/Total (₹)	छूट/Disc ount	टैक्स योग्य मूल्य/Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/यूटीजीएसटी/SG ST/UTGST		आईजीएसटी/IGST	
					दर/ Rate	राशि/ Amount (₹)	दर/ Rate	राशि/ Amount (₹)	दर/ Rate	राशि/ Amount (₹)
997134	Motor vehicle insurance services	7,239	28%	7,239	9%	0	9%	0	18%	1,303
कुल /TOTAL		8,542								

कुल इनवॉयस मूल्य(अंकों में)/ Total Invoice Value (In figures): ₹ 8,542


कुल इनवॉयस मूल्य(शब्दों में)/Total Invoice Value (In words) : रूपए /Rupees Eight Thousand Five Hundred Forty Two 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 प्रबंधक / Chief Manager
नेशनल इन्श्योरेंस कंपनी लिमिटेड
National Insurance Co. Ltd
प्रधान कार्यालय / HEAD OFFICE

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

		<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> <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																																																			
8.	Add-on Cover	<p>List of Add ons opted with limit applicable is as stated in the policy schedule</p> <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. through third party service provider</td> </tr> <tr> <td>8</td> <td>Lock & Key Protect</td> <td>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</td> </tr> <tr> <td>9</td> <td>Consumables Protect</td> <td>Covers cost of Consumables which are necessarily required to be replaced during the repair</td> </tr> <tr> <td>10</td> <td>EMI Protect</td> <td>Indemnify the Insured up to two Equated Monthly Instalments</td> </tr> <tr> <td>11</td> <td>Loss of Driving Licence and Vehicular Documents</td> <td>Indemnify the Insured actual amount paid to concerned Gov. auth. for issuance of the duplicate document(s)</td> </tr> <tr> <td>12</td> <td>Loss of Belongings</td> <td>Indemnify the Insured in respect of the loss or damage to Personal Belongings whilst kept in the Insured Vehicle</td> </tr> <tr> <td>13</td> <td>Pick & Drop Facility</td> <td>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</td> </tr> <tr> <td>14</td> <td>Daily Allowance</td> <td>Pays a fixed daily allowance to the insured in case the repair claim for accidental loss or damage is admitted</td> </tr> <tr> <td>15</td> <td>National Fuel Flip Flop</td> <td>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</td> </tr> <tr> <td>16</td> <td>Tyre & Rim Protect</td> <td>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.</td> </tr> </tbody> </table> <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>	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. 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.	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9.	Loss Participation	<p>Compulsory Deductibles (The amount to be borne by insured for each & every claim) Rs 1000/- for Private cars up to 1500 cc or EVs under 65 KW. Rs 2000/- for Private cars more than 1500 cc or EVs above 65 KW. - 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.</p>																																																				
10.	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>																																																				
11.	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																																																			
12.	Admissibility of Claim	- 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.							
13.	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 - To contact In-Charge Claim Servicing Office 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 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 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. Escalation Matrix when TAT is not satisfied</p> <table border="1"> <thead> <tr> <th>Ist level</th> <th>IInd level</th> <th>IIIRD level</th> </tr> </thead> <tbody> <tr> <td>In-Charge of Claim Servicing Office</td> <td>Grievance Dept at RO</td> <td>Grievance Dept at HO</td> </tr> </tbody> </table>	Ist level	IInd level	IIIRD level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
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14.	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/ 							
15.	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: _____ Signature of the Policyholder

Date: _____

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.