

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE
PRIVATE CAR STANDALONE OWN DAMAGE POLICY ISSUED AT: 18:03 HOURS ON 06-DEC-2023

POLICY DETAILS				RENEWAL
POLICY NUMBER	PROPOSAL NUMBER AND DATE	PERIOD OF OWN DAMAGE (OD) COVER	PERIOD OF LIABILITY (TP) COVER	
67140031232050060327	P23000769 06-DEC-2023	(00:00 HOURS) 08-DEC-2023 To Midnight of 07-DEC-2024	- To Midnight of -	

PREVIOUS POLICY DETAILS					
OD POLICY INSURER	OD POLICY NUMBER	PERIOD OF OD POLICY	TP POLICY INSURER	TP POLICY NUMBER	PERIOD OF TP POLICY
NIA	67140031220950032015	08-DEC-2022 To 07-DEC-2023	NIA	67140031220950032015	08-DEC-2022 To 07-DEC-2025

INSURED DETAILS					CORPORATE
NAME	GSTIN	PANCARD NUMBER	UIN	PAY AS YOU DRIVE / USE	
M/S KRISUMI CORPORATION PRIVATE LIMITED	06AAECV0565A1ZR	AAECV0565A	0		
ADDRESS					DATE OF BIRTH
36A VILLAGE SIHI TEHSIL MANESAR, GURGAON, HARYANA-122016					
NOMINEE NAME	NOMINEE AGE	NOMINEE RELATIONSHIP	MOBILE NUMBER	EMAIL ID	
			98***6162	asho****@krisumi.com	

VEHICLE DETAILS					PRIVATE
VARIANT	MAKE/MODEL	CHASSIS NUMBER	ENGINE/ MOTOR NUMBER	YEAR OF MANUFACTURE	
INNOVA CRYSTA 2.7 VPACKAGE: X, 7 SEATER 5P	TOYOTA / INNOVA	MBJX3EM500366087-1022	2TRB033679	2022	
HYPOTHECATION/LEASE	INVOICE DATE	CC / KW / GVW	SEATING CAPACITY	FUEL TYPE	
	08-DEC-2022	2694	7	PETROL	
GEOGRAPHICAL AREA EXT.	GEOGRAPHICAL AREA	RTO CITY	REGISTRATION NUMBER	VEHICLE USAGE	
	INDIA	GURGAON	HR-26-EZ-0822	-	

INSURED DECLARED VALUE (Rs.)					
VEHICLE	BODY	NON ELECTRICAL ACCESSORIES	ELECTRICAL ACCESSORIES	CNG / LPG	TOTAL
1791225	0	0	0	0	1791225

SCHEDULE OF PREMIUM					
A. OWN DAMAGE (OD) SECTION		AMOUNT (Rs.)	B. LIABILITY SECTION		AMOUNT (Rs.)
BASIC PREMIUM					
VEHICLE		29941	THIRD PARTY LIABILITY (INCLUDING TPPD)		0
NON ELECTRICAL ACCESSORIES		0	GEOGRAPHICAL AREA EXT. (IMT-1)		0
ELECTRICAL ACCESSORIES (IMT-24)		0	BI FUEL KIT		0
BI FUEL KIT (IMT-25)		0	SUB TOTAL (THIRD PARTY LIABILITY)		0
BODY		0			
SUB TOTAL (BASIC PREMIUM)		29941	PERSONAL ACCIDENT (PA) COVER		
GEOGRAPHICAL AREA EXT (IMT-1)		0	COMPULSORY PA COVER FOR OWNER DRIVER (IMT-15) Rs. 15 LAC		0
IMT 23		0	PA COVER FOR PAID DRIVER (IMT-17) Rs. 2 LAC		0
SUB TOTAL		29941	PA COVER (200000 FOR 7 UNNAMED PERSONS) (IMT-16)		0
DISCOUNTS					
VOLUNTARY DEDUCTIBLE (IMT-22A)		0	SUB TOTAL (PA COVER)		0
ANTI THEFT DEVICE (IMT-10)		0	LEGAL LIABILITY		
AA MEMBERSHIP (IMT-8)		0	PAID DRIVER (IMT-28)		0
HANDICAPPED DISCOUNT (IMT-12)		0	EMPLOYEE (FOR 7 PERSON) (IMT-29)		0
NCB (0%)		0	NON-FARE PAYING PASSENGER (IMT-37)		0
SUB TOTAL (DISCOUNTS)		0	UNNAMED PASSENGER (0) ON AMBULANCE/HEARSE (IMT- 46)		0
			SUB TOTAL (LEGAL LIABILITY)		0
			NET LIABILITY PREMIUM (B)		0
ADD-ONS		27175	TOTAL PREMIUM (A+B)		57116
LOANER CAR PREMIUM (IMT-58)		0			0
THEFT AND CONVERSION RISK (IMT-43)		0			0
INDEMNITY TO HIRER (IMT-44)		0	IGST (18%)		10281
PAY AS YOU DRIVE / USE DISCOUNT		0			0
NET OWN DAMAGE PREMIUM (A)		57116	GROSS PREMIUM PAID		67397

ADD-ON COVERS OPTED IN THE POLICY		
CONSUMABLES	NIL DEPRECIATION	ENGINE PROTECT
RETURN TO INVOICE	TYRE AND ALLOY	
KEY PROTECT		

The CPA cover is not opted : The insured vehicle is not owned by an individual.
Note:- 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer. 3. The Policy is subject to a compulsory deductible of **Rs. 2000 (IMT-22)** and Voluntary Deductible of Rs. 0.
PREMIUM PAYMENT DETAILS :

INVOICE NUMBER : 25230060327	SAC CODE : 997134	DESCRIPTION OF SERVICE : GENERAL INSURANCE SERVICE
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The coverage under this policy is only for the Own Damage component of the package policy and no other liability in connection with the vehicle.
Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid pollution under control (PUC) certificate and/or valid fitness certificate, as applicable, on the date of commencement of the policy and undertakes to renew and maintain a valid and effective PUC and/or fitness certificate, as applicable, during the subsistence of the policy. Further, the company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.
Limitations As To Use: Use only for social, domestic and pleasure purposes and for the insureds business. The policy does not cover the use for: (1) hire or reward (2) carriage of goods (other than samples or personal luggage) (3) organised racing (4) pace making (5) speed testing (6) reliability trials (7) any purpose in connection with motor trade.
Driver's Clause: Any person including the insured: provided that the 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 learners license may also drive the vehicle and that such a person satisfies the requirements of rule 3 of the central motor vehicles rules, 1989.
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 reasons of wider terms appearing in the certificate in order to comply with the motor vehicle act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.
Grievance Clause : For resolution of any query or grievance, insured may contact the respective branch office of the company or may call at (18002091415) or may write an email at (tech.support@newindia.co.in). In case the insured is not satisfied with the response of the office, insured may contact the grievance officer of the company at (nia.671400@newindia.co.in).in the event of unsatisfactory response from the grievance office, he/she may, subject to vested jurisdiction, approach the insurance ombudsman for the redressal of grievance. Details of insurance ombudsman offices are available at IRDAI website: https://www.irdai.gov.in/, or on the website of general insurance council: www.gicouncil.in or on the company website (www.newindia.co.in).
 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 Chapter XI of M.V. Act, 1988.
 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.

BROKER NAME : Toyota Tsusho Insurance Broker India Pvt Ltd	SCAN QR CODE TO VIEW THE POLICY	For & On Behalf of The New India Assurance Co. Ltd.
Broker Code / IRDAI Composite Licence No. : 381 (Valid up to 01/09/2026). CIN: U66010KA2008PTC045231 Email ID : bos@ttibi.co.in Contact No. : 080-40449900		
MISP Code : TTIBI/DL/MGF1135A MISP Name : CAPITAL VEHICLES SALES LTD Designated Person Name :SUNIL SHARMA		Authorised Signatory

FOR RENEWAL / CLAIMS ASSISTANCE PLEASE CONTACT **INS.CO. & BROKER** C/O MGF TOYOTA 10, IDC, MG ROAD, OPPOSITE - SECTOR 14, GURGAON HARYANA 122001, GURGAON, HARYANA, PIN CODE: 122001 CONTACT NO: -0124-4603333, 91-8826496517