THE NEW INDIA ASSURANCE CO. LTD.
(Government of India Undertaking)

POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

Standalone Motor Own Damage Policy for Private car - Enhanced Covers

UIN Number - IRDAN190RP0001V01201920

Policy Number :34080031262000000160

POLICY ISSUING OFFICE: DEHRADUN DO 340800 (340800), II ND FLOOR, G.H. TOWER , OPPOSITE E.P.F KARYALAYA & VYOM PRASATH COLONY , GMS ROAD DEHRADUN UTTARAKHAND PIN-248001 , UTTARAKHAND , 248001. PHONE NUMBER:01352657669 / 01352712501 / 9897972288 FAX NUMBER:NA / NA Email:nia.340800@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: PHONE NUMBER:NA LAND/FAX NUMBER:NA EMAIL:NA	CLAIM CONTACT: Non Suit Claims Hub (340001) ADDRESS: Dehradun RO , , , UTTARAKHAND , 248001. PHONE NUMBER: 1352528455 / MOBILE NUMBER: Email: ch34@newindia.co.in

INSURED DETAILS

Insured Name	M/S UTTRAKHAND JAL VIDYUT NAGAM LTD	Customer ID	POD0433410 (PAN No :NA)
Insured Address	MAHARANI BAGH , UJJAWAL, G.M.S ROAD DEHRADUN,,, Dehradun ,UTTARAKHAND, 248001	Contact Number	/ /
		Email	insurancecell@ujvnl.com
		GSTIN	05AAACU6672R1ZN

POLICY DETAILS

Period of cover	05/09/2026 12:00:01 AM to 04/09/2027 11:59:59 PM	Receipt Number	34080081260000000431 - 01/09/26
Previous Insurer	UNITED INDIA INSURANCE CO. LTD.	Previous Policy Number	2501003125P108678099
Related Bundled/Liability Policy No.:	0209003124P10831492	Bundled/Liability Policy period:	05/09/2024 to 04/09/2027
Bundled/Liability Insurer:	UNITED INDIA INSURANCE CO. LTD.		

VEHICLE DETAILS

Registration Number	UK-07-FW-5330	Chassis no./Engine Number	MAT568003RKH62707/TZ180XS92AB24081583
Make / Model	TATA/TIAGO EV	Variant:	XT MEDIUM RANGE
Year of manufacture	2024	Type of body / Type of Fuel	Saloon/BATTERY
Colour	NA	Cubic capacity(cc) /Wattage(kW):	55kW
Seating capacity including Driver	5	Name of registration authority	UTTARAKHAND
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none
FASTag ID:			

INSURED DECLARED VALUE (IN Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel/CNG/LPG kit	Total Value
730256	0	0	0		730256

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Additional Towing Charges	No	Engine Protection Cover	No	Cover	No
No Claim Bonus Protection Cover	No	Loss of Contents Cover	No	Road Tax	No
High Value PA Cover	No	Personal Belongings Cover	No	Consumable Items Cover	No
Nil Depreciation	Yes	Roadside Assistance Cover	No	Key Protect Cover	No
Tyre and Alloy Cover	No	Hybrid Protect Cover	No	Battery Protect Cover	No

Signature Not Verified
Digitally signed by BHASKAR REDDY
Date: 2026.09.01 16:14:14 IST

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Wall Mounted Charger	No	Motor War Risk Add-On Cover	No		

Limit on No of Nil Dep Claims	WITH 2 NOS. OF CLAIMS

SCHEDULE OF PREMIUM

Own Damage	
Basic OD Premium (-)(#)Total NCB Discount(25%) (+)Premium for nil depreciation cover	3495 873.75 2716.55
Calculated OD Premium	5338
Total OD Premium in Rs	5338
Net Premium in Rs	5,338
GST in Rs	960
Total Payable in Rs	6,298
Total Payable in Rs(in words):	RUPEES SIX THOUSAND TWO HUNDRED NINETY-EIGHT ONLY

GSTIN(Issuing Office)	05AAACN4165C4ZU
SAC	997134 (Motor vehicle insurance services)
Limitation as to use: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)Any purpose in connection with Motor Trade	
Limits of Liability:Coverage is only for Own Damage of the vehicle and does not cover third party property damage/personal injury/TP death and any other Legal Liability.	
For individual covers (OD) in RS:730256	Compulsory excess in Rs:1000
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.	
For all vehicles - The policy does not cover liability for death, bodily injury or damage as excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.	

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 5,338
SGST	9	480
CGST	9	480
IGST	0	0

In witness where of this policy has been signed at DEHRADUN DO 340800 on this 01-SEP-26
WARRANTED 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 ODWTOTADON/ODWTHADDON policy attached/available on the web site http://newindia.co.in; IMT Endorsement Number(s) printed herewith attached .

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.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 01/09/2026

Duly Constituted Attorney(s)

Standalone Motor Own Damage Policy for Private car - Enhanced Covers
(Endorsement Wording for Add on cover - NIL Depreciation)

UIN Number - IRDAN190RP0001V01201920/A0003V02201920

PRIVATE CAR INSURANCE POLICY -ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 34080031262000000160 Additional Premium: Rs. 2716.55

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify:
1.Depreciation on replacement of parts including tyres, tubes, rubber/plastic for Partial Loss Claims.
2.Midterm inclusion of cover is not permitted.
3.Total Loss and Constructive Total Loss will be settled on the basis of IDV.
4.The claims under this Add On Cover will be paid up to maximum of specified number of times or unlimited nos. (as mentioned in Policy schedule) during the policy period of Own Damage Coverage. This Add On Cover policy will not be valid once the Insured has claimed for the specified number of times mentioned in the policy schedule.
Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 01/09/2026

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 : 34080026P0000679

IRDA Registration Number: 190
NIA PAN NUMBER: AACN4165C