



National Insurance Company Limited  
Registered Office Address : 3, Middleton Street, Post Box No. 9229, Kolkata - 700 071

Policy issuing Office  
63, Rasi Plaza, West Pradhakshinam Road, Karur, Tamil Nadu, Pin : 639002  
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POLICY STAMPS CENTRALY  
PAID VIDE G.O.No.490 Dt.22-12-2015  
AS PER TAMILNADU GOVERNMENT  
GAZETTE NOTIFICATION

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE**

New Policy Prev Policy No : 64080131156200011604 Prev Policy Year : 2015

Policy No : 640801/31/16/6200009714 [Issued on 30/01/2017] Package (Motorcycle/ Scooter)

Collection No : 64080181160000011973 Collection Date : 19/01/2017 Co-insurance Share : NIC 640801 : 100%

**INSURED DETAILS:** Name : R RAMANATHAN  
Address : S/O RENGASAMY  
107/1, VAIYAPURI NAGAR

Telephone : Profession/Business : Not Mentioned

**PERIOD OF INSURANCE** From : 30/01/2017 00:00:00 To : midnight of 29/01/2018

Agent Code: 900000236 Agent Contact No: 9500336588 Business Source Code: 45810

Agent Name: P NATARAJ

Vehicle make TVS XL Super HD

Geographical Area	Engine No	Chassis No	Type of Body	CC	Yr of Mfg	Seats/ G.V.W	Regd. Number	Place of Registration
India	OD1HA17178 48	MD621BD1 8A1H6637 5	Solo With Pillian	70	2010	2	TN-47-V-3438	Not Required

**INSURED DECLARED VALUE** Power of Battery : Extension: No Extension

IDV of Vehicle (₹)	Non-Electrical Accessories (₹)	Electrical Accessories (₹)	CNG/LPG Kit (₹)	IDV of Trailer (₹)	Total IDV (₹)
15,000	0	0	0	0	15,000

**SCHEDULE OF PREMIUM**

A.OWN DAMAGE (₹)		B.LIABILITY (₹)	
A: OD - BASIC	211.20	B: T.P - BASIC	569.00
NCB 20%	-42.24	Compulsory PA to Owner Cum Driver Amount 100000	50.00
Nil Depreciation Premium:	0		
GROSS (A):	135	GROSS (B):	619.00
		Grand Total :	754

NOTE:1.WARRANTED THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE,THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

All amounts are in (₹)  
Service Tax @ 14.00% : 106.00  
Swachh Bharat Cess (0.5%): 4  
Krishi Kalyan Cess (0.5%): 4  
Total Premium : 868.00  
Stamp Duty: 1.00

Compulsory Excess : ₹ 100

Imposed Excess : ₹ 0

Voluntary Excess : ₹ 0

**Nominee Details of Compulsory PA:**

Nominee Name	Relationship	Nominee Age	Name of Appointee	Relation of Appointee
	Spouse	21		

**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 and Reliability Trials f) Use in connection with Motor Trade

**Drivers Clause :** Any person including Insured Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicles Rules, 1989.

**Limits of Liability Clause:** Under section II 1 (i)of the policy-Death or bodily injury.Such amount as is necessary to meet the requirements of the motor vehicle act 1988.under section II 1 (ii)of the policy -Damage to third party property is ₹ 100000 PA Cover under section 3 for owner-driver is ₹ 1 lakhs

No Claim Bonus: The Insured is entitled for a No Claim Bonus(NCB)on the own damage section of the policy, if no claim is made or pending during the preceding year(s),as follows : The preceding year/20%, preceding two consecutive years/25%, preceding three consecutive years/35%, preceding four consecutive years/45%, preceding five consecutive years/50% of NCB on OD Premium. No Claim bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Financier	NIL
Financier Type	NIL

This policy is subjected to IMT Endorsement Numbers printed herewith attached hereto : 22

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**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 the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation, english version will hold good.

CIN No: U10200WB1906GOI001713, IRDA Regn. No: 58

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M. V. Act, 1988.

Authorized Signatory

For and on behalf of  
National Insurance Company Limited

Visit us at [www.nationalinsuranceindia.com](http://www.nationalinsuranceindia.com) for information on Products, Services and Grievance Redressal.