

Policy Schedule - Motor - Goods Carrying Vehicle - Package

Policy Number: 571700312210005760

Issuing Office

Office Code: 571700

Office Address: KOCHI DIVISION II
Wisdom College Building, Chittoor Road - 682016
State Code: 32, Kerala

GSTIN: 32AAACN9967E1ZC

Contact Number: 2375996

Mobile Number: 0

Business Source: 571700

Sales Channel Code: 9000138257

Name: Mr Pradeep Kumar K

Contact Number: 9846136309

Customer Care Toll Free Number:

1800 345 0330

email: customer.support@nic.co.in



Enclosure 11

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Customer Name: REGIONAL DIRECTOR
Address: IGNOU REGIONAL CENTER, KALOOR, KOCHI DIST
ERNAKULAM, KERALA, City: KOCHI, District: ERNAKULAM, State: KERALA, PIN: 682017
Cell: 9446743181

Customer ID: 9637732651
Phone:

E-Mail: rcochin@ignou.ac.in

Policy Effective from 00:00 hours, on 10/11/2022 to midnight of 09/11/2023

Premium	₹ 16,928.00
CGST	₹ 1,042.00
SGST/UTGST	₹ 1,042.00
IGST	₹ 0.00
Less GST TDS	₹ 0.00
Stamp Duty	₹ 0.00
Total Amount	₹ 19,012.00

(Rupees Nineteen Thousand Twelve Only.)

Cover Note Number and Date	NA
Proposal Number and Date	8800200908028126 Dt: 16/07/2022
Receipt Number and Date	571700312210012249 Dt: 09/11/2022
Previous Policy Number and Expiry Date	571700312010004038 and Dt: 14/09/2022 571700312110003967 and Dt: 14/09/2022

Vehicle IDV	₹ 1,60,000.00
Trailer IDV	NA
Electrical Accessories	NA
Non Electrical Accessories	NA
Fiber Glass Tank	NA
CNG/LPG Unit	NA
Total Value	₹ 1,60,000.00
Add. Towing Charges	NA
CC / GVW	2825
Licensed Seating / Carrying Capacity	3
Year of Mfg.	2009

Vehicle Details

Regn. Number	KL-07-CG-7522
Engine or M/c No.	497SP28FQZ617058
Chassis Number	MAT37446499F14703
Regn. Authority	Ernakulam
Geographical Area	India
Make	Tata Motors India Limited
Model	Tata 207
Variant	2.0 Mobile Pick Up
Class of Vehicle	GOODS CARRYING COMMERCIAL VEHICLES OTHER THAN 3 WHEELERS
Body Type / Color	Closed/Yellow
Date of Purchase	12/08/2009

Schedule of Premium

Own Damage	Legal Liability
Own Damage (Inclusive of add ons wherever opted for)	Legal Liability Cover
754.00	Legal Liability to Driver, Cleaner, Coolies (Upto 6) 1 per
	No. of NFPP (Employees) 1-per
	Personal Accident
754.00	Total

Vehicle Own Damage Insurance Details

No Claim Bonus%	35.00	IMT 23 Included	No
Compulsory Excess	₹ 500.00		

Third Party Insurance Details

Limit of Liability under section II-II(i)	Motor Vehicle Act 1988 के अनुसार आवश्यक राशि Such amount as is necessary to meet the requirement of the motor vehicles Act 1988
Limit of Liability under section II-II(ii)	₹ 7,50,000.00 (किसी एक घटना/occurrence से उत्पन्न कोई एक दावा या दावा श्रृंखला के संबंध में) series of claims arising out of one event/occurrence

Clauses, Endorsements and Warranties Applicable: IMT 37,39,22,21

Limitations as to Use:

Printed on 09/11/2022 and signed by ID: 82526, Digitally signed by ID: 82526, Reason: AID
National Insurance Company Limited
CIN : U10200WB1906GOI001713
IRDA Regn. No. 58 <Size 9>

Page no: 1
पंजीकृत एवं प्रधान कार्यालय : 3 मिडिलटन स्ट्रीट, कोलकाता 700 071
Registered & Head Office : 3 Middleton Street, Kolkata 700 071
P No : 033 - 22831705 - 06, Fax : 033-22831712
email : website administrator@nic.co.in

For any information please contact the Policy Issuing Office or Visit our website at www.nationalinsuranceindia.com

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.
APPLICATION OF LIMITS OF INDEMNITY
In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured

Motor - Goods Carrying Vehicle - Package

पॉलिसी संख्या Policy Number:

571700312210005760

इसका जारी करने वाला Office

कोचिन कोच Office Code: 571700

कोचिन का पता Office Address: KOCHI DIVISION II

Wisdom College Building, Chittoor Road, - 682016

राज्य कोड/State Code: 32, Kerala

जीएसटीआईएन/GSTIN: 32AAACN9967E1ZC

संपर्क संख्या/Contact Number: 2375996

मोबाइल संख्या /Mobile Number: 0

व्यवसाय स्रोत Business Source: 571700

विक्रय चैनल कोड Sales Channel Code: 9000138257

नाम Name: Mr Pradeep Kumar K

संपर्क संख्या: Contact Number: 9846136309

Customer Care Toll Free Number:

1800 345 0330

email:customer.support@nic.co.in

Enclosure II

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माल वहन करने वाला माल-वाहन - वर्ग का, पॉलिसी मोटर वाहन अधिनियम, 1988 के अंतर्गत जारी चर्जित के तहत या मोटर वाहन अधिनियम 1988 की धारा 66 की उप-धारा 3 के तहत आने वाले वाहनों के केवल उपयोग को आवर्तित करती है। पॉलिसी निम्नलिखित को आवर्तित नहीं करती है।

- (1) आयोजित रेसिंग, पेस-मेकिंग, विश्रुतनीयता परीक्षण या गति परीक्षण के लिए उपयोग करना।
 - (2) किसी यांत्रिक रूप से अग्रगण्य चालित वाहन के टोविंग (रिचार्ज के अलावा) को छोड़कर एक ट्रैक्टर ड्राइंग का उपयोग करना।
 - (3) वाहनों में कर्मचारियों को छोड़कर यांत्रिकों को (ड्राइवर के अलावा) पंजीकरण दस्तावेज में अनुमत संख्या से अधिक और कारगारों के मुआवजा अधिनियम 1923 के दायरे में पर, ले जाना हेतु उपयोग करना।
- The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover:
- (1) Use for organised racing, pace-making, reliability trial or speed testing
 - (2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle
 - (3) Use for carrying passengers in the vehicles, except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.

इसके अंतर्गत चालने वाले व्यक्ति को व्यक्ति को या वर्ग/Persons or Class of Persons entitled to drive: Any person including 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

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

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 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 2022, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit 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 10 November 2022 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठानक 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 बताने के लिए होगा। यह धारणी 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 10 November 2022. 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'

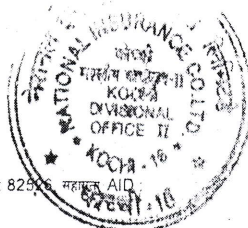
Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G Road, Ernakulam - 682 015.
Tel: 0484 - 2358759 / 2359338
Email: bimalokpal.ernakulam@cioins.co.in

FAST TAG NO: 157067258



In the event of a claim, You may approach Co's nearest office to the spot of accident for spot survey prior to removal of the vehicle from spot. We reserve our rights to reject the claim if the requirement is not complied with.

If the Vehicle is sold
Transfer Insurance Immediately
Otherwise Insurer is not liable
for Own Damage claims



मुद्रण की तारीख Printed on 09/11/2022 आई.टी.एन. आई.डी. 82926 महाभारत AID

स्टाम्प ड्यूटी
Stamp
Duty:
(₹ 0.25)

कुले
नेशनल इन्श्योरेंस कंपनी लिमिटेड
For and on behalf of National Insurance
Company Limited
LEKSHMI V.R.
प्रतिनिधित्व (Deputy Manager)
प्राधिकृत हस्ताक्षरकर्ता Authorized Signatory
FMPL No. 01912

ചോദ്യങ്ങൾക്കും ക്ലെയിം പേപ്പറുകൾക്കും
പ്രതികരണങ്ങൾക്ക് കൊച്ചി ഓഫീസിലേക്ക്
സമയം: 11 00 - 11 30 A.M., 2 30 - 3 30 P.M.
ശ്രീ. ബാലരാജ് - അമ്പലം

COMMERCIAL VEHICLE PACKAGE POLICY

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the company for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I : 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

- by fire explosion self ignition or lightning;
- by burglary housebreaking or theft;
- by riot and strike;
- by earthquake (fire and shock damage);
- by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- by accidental external means;
- by malicious act;
- by terrorist activity;
- whilst in transit by road rail inland- waterway lift elevator or air;
- by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- | | |
|---|-----|
| 1. For all rubber/ nylon/ plastic parts, tyres, tube, batteries and air bags | 50% |
| 2. For fibre glass components | 30% |
| 3. For all parts made of glass | Nil |
| 4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule: | |

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:

- consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;
- damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.

and

- any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-
- the Company is furnished forthwith a detailed estimate of the cost of repairs;

and

- the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

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 insured vehicle 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

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%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV will be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle will be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION II - LIABILITY TO THIRD PARTIES

- Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:-

- death of or bodily injury to any person including occupants carried in the insured 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;
- damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

- The Company will pay all costs and expenses incurred with its written consent.

- In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

- In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

- The Company may at its own option

- arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
- undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured

Enclosure 11
30/8/11

SECTION III – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured whilst driving or 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 result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 2 lakh during any one period of insurance.
- No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

1) This cover is subject to:

- the owner-driver is the registered owner of the vehicle insured herein;
- the owner-driver is the insured named in this policy;
- the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident;
- the fact that owner is likely to drive the vehicle disclosed in the proposal and the required extra premium paid.

GENERAL EXCEPTIONS (Applicable to all sections of the Policy)

- The Company shall not be liable under this policy in respect of:
 - any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
 - any claim arising out of any contractual liability.
 - any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is:
 - being used otherwise than in accordance with the Limitations as to Use
 - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
- any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- any liability of whatsoever nature directly or indirectly caused by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- Any accidental loss damage and/or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- Any accidental loss damage and/or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material

NO CLAIM BONUS

A discount shall be allowed the insured only in the own damage premium as per table shown below at the renewal of the policy after the expiry of the full duration of 12 months till a claim arises under the policy in which case the NCB will revert to nil.

All types of vehicles	% of Discount on own damage premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section -1 (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

- Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
- No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
- The Company may at its own option repair/restate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and liability of the Company shall not exceed:
 - for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
- The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
- The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs. 100/- (or Rs. 25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons) Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
- If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
- If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby expressly agreed and declared that if the 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 to have been abandoned and shall not thereafter be recoverable hereunder.

- The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

- In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new insurance policy for the Motor Vehicle within the aforesaid period. All such applications should be accompanied by:-

- Death Certificate in respect of the insured
- Proof of title to the vehicle
- Original Policy.

Enclosure 11

40811

Motor - Goods Carrying Vehicle - Package

Policy Number: 571700312210005760

Issuing Office

Office Code: 571700

Office Address: KOCHI DIVISION II
Wisdom College Building, Chittoor Road - 682016

State Code: 32, Kerala

GSTIN: 32AAACN9967E1ZC

Contact Number: 2375996

Mobile Number: 0

Business Source: 571700

Sales Channel Code: 9000138257

Name: Mr. Pradeep Kumar K

Contact Number: 9848135209

Customer Care Toll Free Number:

1800 345 0330

email: customer.support@nic.co.in



Enclosure II

508 11

CERTIFICATE OF INSURANCE

Form 51 of the Central Motor Vehicle Rules, 1989

Certificate No.: 571700312210005760

Particulars of vehicle insured

Reg. Mark, No. & Place of Registration	Engine No. & Chassis No	Make, Model & Variant	Year of Manufactur e	Type of Body	Gross Vehicle Weight	Public Carrier/Private Carrier	Premium(?)
KL-07-CG-7522/ Ernakulam	497SP28FQ Z617058 MAT374464 99F14703	Tata Motors India Limited, Tata 207 & 2.0 Mobile Pick Up.	2009	Closed	2825		₹ 16,928.00

Name of Registration Authority

Ernakulam

Name & Address of Insured

REGIONAL DIRECTOR,IGNOU REGIONAL CENTER, KALOOR,
KOCHI DIST. : ERNAKULAM,
KERALA,KOCHI,ERNAKULAM,KERALA,682017.

Validated Mobile number of the vehicle
owner

9446743181

Geographical Area

India

Effective date of commencement of insurance for
the purpose of Act.

From 09.09 O' Clock on 10/11/2022

Date of expiry of the insurance

Midnight on: 09/11/2023

DRIVER'S CLAUSE: PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE

Any person including 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

LIMITATIONS AS TO USE

The policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover:

- Use for organised racing, pace-making, reliability trial or speed testing
- Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle
- Use for carrying passengers in the vehicles, except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.

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.

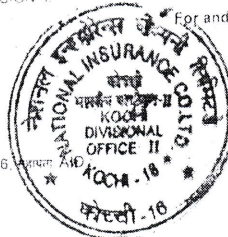
TP RATE REVISION NOTICE

For all policies having an effective date on or after 1st April 2022, the TP premium is subject to revision as may be notified by the IRDAI. The insured should contact and submit difference of premium to the policy issuing office on issuance of such notification by IRDAI.

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.

Full address of Issuing Office: KOCHI DIVISION II
Wisdom College Building, Chittoor Road - 682016
Date of issue: 09/11/2022

For and on behalf of National Insurance Company Limited



LEKSHMI V.R.
Deputy Manager
EMPL No. 51424

Printed on 09/11/2022 अर्थ: 82526

नेशनल इन्श्योरेंस कम्पनी लिमिटेड
National Insurance Company Limited
CIN : U10200WB1906GOI001713
IRDA Regn. No. 58 <Size 9>

पंजीकृत एवं प्रधान कार्यालय : 3 मिडिलटन स्ट्रीट, कोलकाता 700 071
Registered & Head Office : 3 Middleton Street, Kolkata 700 071
P No : 033 - 22831705 - 06, Fax : 033-22831712
email : website.administrator@nic.co.in

For any information please contact the Policy Issuing Office or Visit our website at www.nationalinsuranceindia.com

Motor - Goods Carrying Vehicle - Package

पॉलिसी संख्या Policy Number:

571700312210005760

संचालन कार्यालय Issuing Office

कार्यालय कोड Office Code: 571700

कार्यालय का पता Office Address: KOCHI DIVISION II

Wisdom College Building, Chittoor Road, - 682016

राज्य कोड State Code: 32, Kerala

जीएसटीआईएन GSTIN: 32AAACN9967E1ZC

संपर्क संख्या Contact Number: 2375996

मोबाइल संख्या Mobile Number: 0

कस्टमर सोर्स Business Source: 571700

सेल्स चैनल कोड Sales Channel Code: 9000138257

नाम Name: Mr Pradeep Kumar K

संपर्क संख्या Contact Number: 9846136309

Customer Care Toll Free Number:
1800 345 0330

email:customer.support@nic.co.in

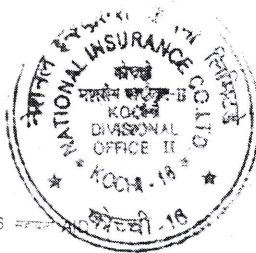
Enclosure II

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FAST TAG NO: 157067258

व्यक्ति जिसे अधीन (अ) Duly Constituted Attorney(s)



Printed on 09/11/2022 by ID: 82526

Page no 4

Invoice Serial No: 30712A2P00005760

Invoice Date: 09/11/2022

आपूर्तिकर्ता का विवरण/Details of Supplier

नेशनल इन्सुरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
KOCHI DIVISION II Wisdom College Building, Chittoor Road, - 682016
राज्य/State: 32, Kerala
जीएसटीआईएन नं./GSTIN No: 32AAACN9967E1ZC

Enclosure II
70811

आदाता का विवरण Details Of Receiver: REGIONAL DIRECTOR

पता/Address: IGNOU REGIONAL CENTER, KALOOR, KOCHI DIST., ERNAKULAM, KERALA
शहर/City: KOCHI,
ज़िला/District: ERNAKULAM,
राज्य/State: KERALA,
पिन/PIN: 682017,

आपूर्ति राज्य का स्थान Place: Kerala
Of Supply State
राज्य कोड/State Code: 32
जीएसटीआईएन नं./GSTIN No: NA

सेक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/ Total(₹)	छूट/ Discount	टैक्स योग्य मूल्य/ Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/ Kerala Flood Cess
					दर/Rate	राशि/ Amount(₹)	दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/ Amount(₹)	राशि/ Amount(₹)
9971 34	Motor vehicle insuranc e services	878.79	0%	878.79	9%	79.00	9%	79.00	0%	0	0
9971 34	Motor vehicle insuranc e services	16,049. 00	0%	16,049.0 0	6%	963.00	6%	963.00	0%	0	0
कुल TOTAL		16,927. 79		16,927.7 9		1,042.00		1,042.00		0	0

कुल इनवॉयस मूल्य(अंकों में)/ Total Invoice Value (In figures): ₹ 19,012.00

कुल इनवॉयस मूल्य(शब्दों में)/ Total Invoice Value (In words): रूपए/Rupees Nineteen Thousand Twelve Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

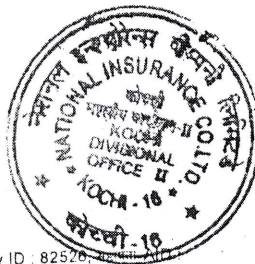
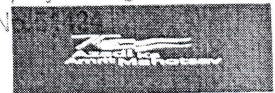
E.&O.E

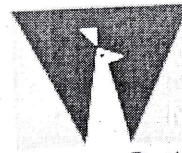
कृते, नेशनल

इन्सुरेंस कंपनी लिमिटेड

For and on behalf of National Insurance Company Limited

लक्ष्मी वी. आर.
LEKSHMY V.R.
प्रतिष्ठित हस्ताक्षरकर्ता Authorized Signatory
उप प्रबंधक / Deputy Manager
EMPL N





Trusted Since 1906

वसूली रसीद/Collection Receipt

Enclosure 11
8 of 11

जारीकर्ता कार्यालय कोड/Issuing Office Code : 571700
जारीकर्ता कार्यालय का नाम व पता/Name and Address of Issuing Office :
KOCHI DIVISION II Wisdom College Building, Chittoor Road, - 682016
राज्य कोड/State Code : 32, राज्य का नाम/State Name : Kerala
जीएसटीआईएन/GSTIN : 32AAACN9967E1ZC
संपर्क संख्या/Contact Number : 2375996

रसीद सं./Receipt No :

571700812210012240

रसीद की तिथि व समय/Receipt Date & Time :

09/11/2022, 15:08 hours

स्कॉल सं. (यदि कोई हो)/Scroll No.(If any) :

स्कॉल तिथि (यदि कोई हो)/Scroll Date(If any) :

श्री REGIONAL DIRECTOR से चेक द्वारा जमा के रूप में रुपये Rs. 19,012.00 निम्नलिखित लेनदेन के अनुसार
धन्यवाद सहित प्राप्त हुआ।

Received with thanks from REGIONAL DIRECTOR a sum of Rs. 19,012.00 (Rupees Nineteen Thousand Twelve Only) by
way of Cheque towards the following transactions.

भुगतान विवरण/Paymode Details :

भुगतान मोड का नाम/Paymode Name : Cheque

उपकरण संख्या/Instrument Number :

119975

उपकरण तिथि/Instrument Date : 09/11/2022

बैंक का नाम (यदि कोई हो)/Bank Name(If any) :

Punjab National Bank

बैंक शाखा (यदि कोई हो)/Bank Branch(If any) :

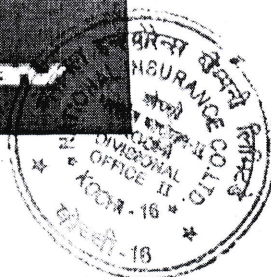
PNB-Kochi - Kathrikadau

क्र. सं./ S. No	विभाग / Dept	पॉलिसी/ पृष्ठांकन Policy/Endorsement	व्यव. स्रोत कोड/ Biz Source Code	व्यव.का वर्ग/ विवरण / Class of Business/Narration	राशि रू. / Amount Rs.		
	लेन-देन कोड/ Tr Cd	वर्ष/ Year	संख्या/ Number	विक्रय चैनल/ Sales Channel		लेखा विवरण/ Account Description	
1	31	2022	571700312210005760	571700	Motor - Goods Carrying Vehicle	16,928.00	
	16			9000138257	Direct Premium		
					CGST		1,042.00
					SGST		1,042.00
					Total		19,012.00

कृते नेशनल इन्श्योरेंस कंपनी लि./For National Insurance Co. Ltd.

रोकड़िया/Cashier :

प्राधिकृत हस्ताक्षरकर्ता/Authorised Signatory



यह द्वारा भुगतान किए जाने की स्थिति में रसीद बैंक द्वारा भुगतान की पॉलिसी के तहत जारी किया जाएगा सभी
पत्राचार में उपरोक्त वर्णित पॉलिसी जारी करमेन्टल कम्पनिज के पद पर दस्तावेज संख्या व पॉलिसी का नंबर तथा
संख्या उद्धृत किया जाना चाहिए। जब राशि 500000 रु. या उससे अधिक होगी तो सनसलिटिकल विपणन का
आवश्यक होगा।

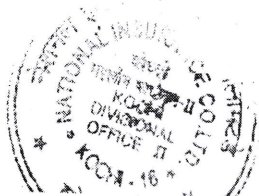
Receipt is subject to realisation of cheque when payment is made by cheque. Our document number and Date, Policy year and Number should be quoted in all correspondence with us only to the Policy issuing office address mentioned above. Revenue stamp has to be affixed when the amount is or above Rs. 5000.

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

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Enclosure 11

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ENDORSEMENTS Endorsements only mentioned in the scheduled shall form part of the policy

INT-5 - HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject to an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

INT-6 - LEASE AGREEMENT

It is hereby understood and agreed (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

INT-7 - VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with (hereinafter referred to as the 'Pledgee') and it is further understood and agreed that the Pledgee is interested in any monies but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the insured or the insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

INT-8 - DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATION

It is hereby understood and agreed that in consideration of insured's membership of **a discount in premium of Rs.* is allowed to the insured hereunder from.....

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

*For full policy period, the full tariff discount to be inserted. For mid-term membership prorata proportion if the tariff discount of the unexpired policy period to be inserted.

**Insert name of the concerned Automobile Association.

INT-15 - PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

In consideration of payment of an additional premium, It is hereby understood and agreed that the company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or travelling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of

Details of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

such injury result in :-

Provided always that :

- compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.* during any one period of insurance in respect of any such person.
 - No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his / her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- Subject otherwise to the terms, exceptions, conditions and limitations of this policy.
- * The Capital Sum Insured (CSI) per passenger is to be inserted.

INT-16 - PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER OR CLEANER

In consideration of payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereafter defined sustained by any passenger other than the insured and / or the paid driver attendant or cleaner and / or a person in the employ of the insured coming within the scope of the Workmen's compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or travelling in the insured motor car and caused by violent, accidental external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :-

Details of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

independently of any other cause shall within three calendar months of the occurrence of such injury result in :-

Provided always that :

- Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person out of any one occurrence and total liability to the insurer shall not in the aggregate exceed the sum of Rs.* during any one period of insurance in respect of any such person.
 - No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - Such Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
 - Not more than ** persons/passengers are in the vehicle insured at the time of occurrence of such injury.
- Subject otherwise to the terms, exceptions, conditions and limitations of this policy.
- *The Capital Sum Insured (CSI) per passenger is to be inserted.
- **The registered sitting capacity of the vehicle in insured is to be inserted.

INT-17 - PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS

In consideration of payment of an additional premium it is hereby agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured or whilst mounting into dismounting from or travelling in the insured vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in :-

Details of Injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Enclosure II

110811

Provided always that:-

- 1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. during any one period of insurance in respect of any such person.
- 2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3) Such Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.
*The Capital Sum Insured (CSI) per passenger is to be inserted.

Provided always that:-

- 1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. during any one period of insurance in respect of any such person.
- 2) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.
*The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT - 20 - REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurer's liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured.

In consideration of this reduction in the limit of liability a reduction in premium of Rs. 100/- * is hereby made to the insured.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

IMT - 22 - COMPULSORY DEDUCTIBLE

Notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that the insured shall bear under Section I of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and / or of any expenditure by the insurer in the exercise of his discretion under Condition No. 3 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

IMT - 22 A - VOLUNTARY DEDUCTIBLE

It is hereby declared and agreed that the insured having opted a voluntary deductible of Rs.* a reduction in premium of Rs.** under section I of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under section I of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and / or of any expenditure by the insurer in the exercise of his discretion under Condition No.# of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of event arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

* To insert voluntary deductible amount opted by the insured under tariff for motorised two wheeler.

** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for motorised two wheelers.

*** To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in GR 40

To insert policy condition No. 3 of the tariff for motorised two wheelers.

IMT - 24 - ELECTRICAL / ELECTRONIC FITTINGS

In consideration of the payment of additional premium of Rs. notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the schedule whilst it/there is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section I of the Policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by / as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the insured's Declared Value (IDV) of the item.

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

IMT - 28 - LEGAL LIABILITY TO PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

In consideration of an additional premium of Rs. 25/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accident Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and / or conductor and / or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:-

- 1) this endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
- 2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligation;
- 3) The insured shall keep record of the name of each paid driver, conductor, cleaner or persons employed in loading and / or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- 4) In the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms, conditions, limitations, and exceptions of this Policy except so far as necessary to meet the requirement of the Motor Vehicles Act, 1988.

* In case of motorised two wheelers (not used for hire or reward) delete this para.

IM - 29 - LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S VEHICLE

In consideration of the payment of an additional premium @ Rs. 50/- per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than* employees of the insured (including the driver) the insured shall pay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

NB * To insert the number of employees for which the premium has been paid.