

I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY, JALANDHAR
(GENERAL ADMINISTRATIVE)

Estd. Under Punjab Technical University Act, 1996 (Punjab Act No. 1 of 1997)

Ref.No.IKGPTU/REG/DR/GA/980

(Quotation Letter)

Dated:- 19/8/2025

University Website

ਵਿਸ਼ਾ: ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਇਨੋਵਾ ਕਰਿਸਟਾ ਕਾਰਾਂ ਦੀਆਂ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਸਬੰਧੀ।

ਸ਼੍ਰੀਮਾਨ/ਸ਼੍ਰੀਮਤੀ ਜੀ

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ. ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਇਨੋਵਾ ਕਰਿਸਟਾ ਕਾਰਾਂ ਦੀਆਂ Insurance Policies Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ, ਕਾਰਾਂ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ:-

Sr No.	Vehicle Make	Registration No	Passenger Capacity	Year of Manufacture
1	ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9741	07	2017
2	ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9742	07	2017
3	ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9743	07	2017

ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਯੂਨੀਵਰਸਿਟੀ ਇਨੋਵਾ ਕਾਰਾਂ ਦੀਆਂ Insurance Policy Renew ਕਰਵਾਉਣ ਲਈ ਹੇਠ ਲਿਖੇ ਬਿੰਦੂ ਕਵਰ ਹੋਣੇ ਚਾਹੀਦੇ ਹਨ:-

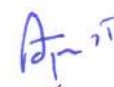
- Zero Depreciation Cap full.
- Engine Protection cover.
- RoadSide Assistance cover.
- Insured's Declared Value (IDV) cover.
- Driver, Passenger and with third party full Cover, etc.

ਉਕਤ ਅਨੁਸਾਰ ਕੁਟੇਸ਼ਨਾ ਹਸਤਾਖਰ ਕਰਕੇ ਸੀਲ ਬੰਦ ਲਿਫਾਫੇ ਵਿੱਚ "TO BE OPENED BY COMMITTEE ONLY" ਲਿਖ ਕੇ ਮਿਤੀ 29.08.2025 ਨੂੰ ਸਮਾਂ 3:00 ਵਜੇ ਤੱਕ ਹੇਠ ਲਿਖੇ ਪਤੇ ਤੇ ਸਪੀਡ ਪੋਸਟ/ਰਜਿਸਟਰਡ ਪੋਸਟ ਰਾਹੀਂ ਭੇਜਣ ਦੀ ਕ੍ਰਿਪਾਲਤਾ ਕੀਤੀ ਜਾਵੇ ਅਤੇ ਜੇਕਰ ਕੋਈ ਯੂਨੀਵਰਸਿਟੀ ਜਾਂ ਪੰਜਾਬ ਸਰਕਾਰ ਵਲੋਂ ਅਚਨਚੇਤ ਛੁੱਟੀ ਦਾ ਐਲਾਨ ਹੋ ਜਾਂਦਾ ਹੈ ਤਾਂ ਕੁਟੇਸ਼ਨਾ ਅਗਲੇ ਦਿਨ ਸ਼ਾਮ 3.00 ਵਜੇ ਤੱਕ ਸਪੀਡ ਪੋਸਟ/ਰਜਿਸਟਰਡ ਪੋਸਟ ਭੇਜੀਆਂ ਜਾ ਸਕਦੀਆਂ ਹਨ। ਉਕਤ ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਆਈਆਂ ਕੁਟੇਸ਼ਨਾ ਮਨਜ਼ੂਰ ਨਹੀਂ ਕੀਤੀਆਂ ਜਾਣਗੀਆਂ।

Address:- Registrar, I.K. Gujral Punjab Technical University, Central Dak Dispatch & Receipt Section, G+7 Building, 1st Floor, Jalandhar-Kapurthala Highway, Kapurthala - PIN code 144603

ਨੋਟ:- ਕਾਰਾਂ ਦੀਆਂ ਪੁਰਾਣੀਆਂ ਪਾਲਿਸੀਆਂ ਅਤੇ ਆਰ.ਸੀ. ਦੀਆਂ ਕਾਪੀਆਂ ਨਾਲ ਨੱਥੀ ਹਨ।

ਇਹ ਪੱਤਰ ਈ-ਆਫਿਸ ਫਾਇਲ ਨੰ D-33/1263/2023-GA ਕੰਪਿਊਟਰ 114028 ਮੁਤਾਬਿਕ ਸਮਰੱਥ ਅਧਿਕਾਰੀ ਜੀ ਦੀ ਪ੍ਰਵਾਨਗੀ ਅਨੁਸਾਰ ਜਾਰੀ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।


(ਰਿਜ਼ੀ ਗੁਪਤਾ)
ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ

CC:

- 1 ਰਜਿਸਟਰਾਰ ਦਫਤਰ : ਰਜਿਸਟਰਾਰ ਜੀ ਦੀ ਜਾਣਕਾਰੀ ਹਿੱਤ
- 2 ਫਾਇਲ

I. K. Gujral Punjab Technical University, Jalandhar

Jalandhar Kapurthala Highway, Near Pushpa Gujral Science City, Kapurthala - 144 603

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON-TRANSPORT



Form 23A

PB09AD9741

E. NO. 2GDA107062

CH. NO. MBJB8EM901521844

REGD. DATE 15-09-2017

Name:

IKG PUNJAB TECHNICAL UNIVERSITY

SIGN of:

Address:
JALANDHAR KAPURTHALA ROAD



KAPURTHALA

144601

TOYOTA

REF. MFG
MFG. DATE

06/2017

MAKE

INNOVA CRYSTA-TG(GX-7S) MT

CLASS

LMVJGP

NO. OF CYL. 4

UNLADEN WT. 1805

SEATING CAP. 7

STANDING CAP.

FUEL USED DIESEL

CC. 2393

BODY TYPE SALOON

WHEEL BASE 2750

TAX [OTT] 14-09-2032

COLOUR :SUP WHITE

PURPOSE:NEW

TRFR. DATE:

OWNER SRL1

VALID UPTO:14-09-2032

N. Singh

CURR ISSU AUTH
KAPURTHALA

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON TRANSPORT



सत्यमेव जयते

PB09AD9743

E. NO. 2GDA107594

CH. NO. MBJB8EMX01521951

REGD. DATE 15-09-2017

Holder:
JG PUNJAB TECHNICAL UNIVERSITY

Address of:

Address:
JALANDHAR KAPURTHALA ROAD

Form 23A



KAPURTHALA

144601

REF. MFG TOYOTA
MFG. DATE 06/2017
MAKE INNOVA CRYSTA-TG(GX-7S) MT
CLASS LMVJGP

NO. OF CYL. 4

UNLADEN WT. 1805

SEATING CAP. 7

STANDING CAP. DIESEL

FUEL USED 2393

CC. SALOON

BODY TYPE 2750

WHEEL BASE TAX 14-09-2032

[OTT]

COLOUR :SUP WHITE

PURPOSE:NEW

TRFR. DATE:

OWNER SRL1

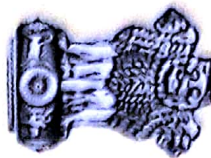
VALID UPTO:14-09-2032

CURR ISSU AUTH
KAPURTHALA

Nagari

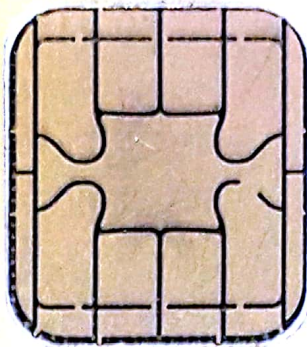
CERTIFICATE OF REGISTRATION PUNJAB STATE

NON-TRANSPORT



सत्यमेव जयते

Form 23A



PB09AD9742

E. NO. 2GDA107552

CH. NO. MBJB8EM801521897

REGD. DATE 15-09-2017

Name:

IKG PUNJAB TECHNICAL UNIVERSITY

S/DW of:

Address:

JALANDHAR KAPURTHALA ROAD

REF. MFG
MFG. DATE
MAKE
CLASS

TOYOTA
06/2017
INNOVA CRYSTA-TG(GX-7S) MT
LMVJGP

KAPURTHALA
144601

COLOUR :SUP WHITE

PURPOSE:NEW

TRFR. DATE:

OWNER SRL.1

VALID UPTO:14-09-2032

NO. OF CYL. 4

UNLADEN WT. 1805

SEATING CAP. 7

STANDING CAP.

FUEL USED DIESEL

CC. 2393

BODY TYPE SALOON

WHEEL BASE 2750

TAX [OTT] 14-09-2032

ISSU AUTH
KAPURTHALA





Name : IKG PUNJAB TECHNICAL UNIVERSITY
Address : JALANDHAR KAPURTHALA ROAD, KAPURTHALA, Punjab, KAPURTHALA-144601, PUNJAB
+91 7009810500 | amit.ag2004@gmail.com

Valid from → Valid till

OD Cover Period	15 Sep '24 (00:00 Hrs)	14 Sep '25 (Midnight)
TP Cover Period	15 Sep '24 (00:00 Hrs)	14 Sep '25 (Midnight)

Premium amount : ₹ 28862

Dear IKG PUNJAB TECHNICAL UNIVERSITY,

Welcome to Tata AIG General Insurance Company Limited family & we thank you for choosing our policy for your motor vehicle insurance. Your Policy No. **6203429974** has been issued based on the information and declaration provided by you. You are requested to visit our website www.tataaig.com for full policy wordings

In case of a claim, notify us first



5900+ network
garages



Less deductions on repair
claims
*No salvage value
deducted



4 hr TAT for claims
inspection

To Register Claim

Download the
Tata AIG App
OR Visit
tataaig.com
OR Call us at
1800 266 7780

Certificate of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Policy Details

Policy No & Certificate No : **6203429974 00 00**

Insured Name : **IKG PUNJAB TECHNICAL UNIVERSITY**

Address : **JALANDHAR KAPURTHALA ROAD,
KAPURTHALA, Punjab,
KAPURTHALA-144601,
PUNJAB**

Period of Insurance OD cover period : **15 Sep '24 (00:00 Hrs) to 14 Sep '25 (Midnight)**

TP cover period : **15 Sep '24 (00:00 Hrs) to 14 Sep '25 (Midnight)**

Policy Issuance Date : **14 Sep '24**

Customer / Lessor GSTIN : **NA**

Customer ID : **NA**

Customer contact number : **7009810500**

Proposal No : **PR/24/6202403939**

Covernote no / Issuance date : **NA**

Alternate Policy No : **NA**

Vehicle Details

Registration no : **PB 09 AD 9741**

Registration Authority : **KAPURTHALA PB 09**

Make/Model : **TOYOTA/INNOVA CRYSTA**

Fuel Type : **DIESEL**

Variant : **2.4 GX MT 7 STR**

Engine Number/Battery Number : **2GDA107062/NA**

Chassis number : **MBJB88EM901521844**

Engine/Battery Capacity (CC/ KW) : **2393**

Seating Capacity (including driver) : **7**

Mfg Year : **2017**

Date of Registration : **15/09/2017**

Body Type : **MUV**

Trailer Regn No. / Chassis No. : **NA**

HP/HYP/Lease : **NA**

Zone : **B**

Geographical Area : **India**

Insured Declared Value (IDV)

Vehicle IDV (₹)	Electrical Accessories (₹)	Non Electrical Accessories-Vehicle IDV (₹)	Bi-Fuel/CNG/LPG Kit (₹)	Trailer/Side car IDV (₹)	Total IDV (₹)
7,60,000.00	0.00	0.00	0.00	0.00	7,60,000.00



Schedule Of Premium

Section I Own Damage (A)	Section II Liability (B)
Own Damage Premium On Vehicle & Accessories	Third Party Premium
Basic Own Damage	Basic TP premium ₹ 7,897.00
Premium on Vehicle and non electrical accessories ₹ 10,270.26	Legal Liability
Discounts under Own Damage Section	Add: Legal liability to paid driver (IMT 28) ₹ 50.00
Less: No claim bonus(50%) ₹ 5,135.13	Number of persons:1
Total Own Damage Premium (A) ₹ 5,135.13	Total Liability Premium (B) ₹ 7,947.00
Section I Add On Covers	Net Premium (A+B+C) ₹ 24,460.00
(Add) Depreciation Reimbursement (TA 01) ₹ 5,586.00	SGST/UGST @9% ₹ 2,201.43
(Add) Loss of personal belongings (TA 09) ₹ 135.00	CGST @9% ₹ 2,201.43
Sum Insured:10000	Road Side Assistance ₹ 136.88
(Add) Emergency transport and hotel expenses (TA 10) ₹ 135.00	(Inclusive of All Applicable Taxes)
Any One Accident :5000	
Any One Year :10000	
(Add) Key Replacement (TA 15) ₹ 315.00	
Sum Insured: 25000per occurrence limit 50% of SI	
(Add) Engine Secure (TA 16) ₹ 3,192.00	
(Add) Consumable expenses (TA 18) ₹ 1,915.20	
(Add) Repair of Glass, Rubber & Plastic Parts (TA08) ₹ 0.00	
(Add) Emergency Medical Expenses (TA22) ₹ 100.00	
Sum Insured:25000	
Total Add On Premium (C) ₹ 11,378.20	
Total Policy Premium ₹ 28,862.00	
<div> <div>Agent Name : SUMIT GUPTA</div> <div>Agent License Code : AGINAGCPG3740K • Agent Contact No. : 9872834336(or landline)</div> </div>	



Drivers Clause : 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to use : The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward other than for the purpose of driving tuitions 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

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) 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.

Limits of Liability: Under Section II-1 (i) of policy (Death of or bodily injury) : Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988
Under Section II-1 (ii): of policy (Third Party Property Damage) : ₹ 7,50,000 • Under Section III : PA to Owner Driver CSI : NA

Nominee details :

Name of the Nominee :NA • Nominee Age :NA • Relationship of the Nominee with the Insured :NA

Number of claims covered under Depreciation Reimbursement Cover :2 • Basis of claim settlement under Tyre Secure Cover :NA

This Policy does not cover pre-existing damages as per Inspection Photographs and Report. Inspection Lead no NA

Deductible under Section - I : ₹ 2,000.00 (Compulsory Deductible ₹ 2,000, Voluntary Deductible: 0.00, Imposed Excess: 0.00) Franchisee:NA

Deductible under Engine Secure: 5% of claim amount in case of repair and 10% of claim amount in case of replacement **Add-On Cover :** Repair of Glass, Rubber & Plastic Parts, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, Emergency Medical Expenses

No Claim Bonus : The insured is entitled to 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. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Subject to: (A) IMT Endorsement No. :28,32,22
TATA AIG Auto Secure endorsement No. (TA): 08, 01, 09, 10, 15, 16, 18, 19, 22

GSTIN: 03AABCT3518QI26 PUNJAB Service Accounting Code : 997134

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act, 1988.

In witness whereof this Policy has been signed at Mumbai on: Receipt (s) :
PD300009733587 14/09/2024

Consolidated Stamp Duty has been paid to the State Exchequer.

Policy Number :6203429974/00/00 • GSTN Number :03AABCT3518QI26 PUNJAB
Service Accounting Code : 997134

For & On Behalf of Tata AIG General Insurance Company Ltd.

Digitally Signed by: Shammi Kapoor

Date: 14/09/2024

Location: Mumbai



Policy Servicing Office : JALLANDHAR, SCO 49, 3RD FLOOR, AHUJA TOWER, PUDA COMPLEX,, LADOWALI ROAD, OPP. DC OFFICE, JALANDHAR, JALLANDHAR 144001 • Tel. No :7400010464

Roadside Assistance : Please Contact On: 18002679000

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".

Note: You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at www.tataaig.com for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman are available at the company website www.tataaig.com. You may also reach us at our 24*7 helpline 1800 266 7780 for grievance redressal procedure and details about ombudsman. Please note that any mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No claim Bonus Amount within 20 days. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall be read together and any word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.

Receipt

Receipt No.: PD300009733587

Receipt Date: 14/09/2024

Policy No.: 6203429974 00 00

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	6203429974 00 00	onlinePayment	28999	28999	0

Payer Name: IKG PUNJAB TECHNICAL UNIVERSITY

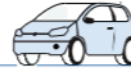
Note:

- This is a computer generated receipt and does not require a signature
- Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void
- Amounts received by cheque shall be subject to realisation
- Any amount received in excess of the Premium is being/shall be refunded by the Company

GSTIN : 03AABCT3518QI26 PUNJAB Service Accounting Code : 997134

Revenue (consolidated) Stamp Duty duly paid vide challan No.NA date NA for applicable cases

Issuance of this receipt does not amount acceptance of the risk by Tata AIG General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the insurance policy if and when issued.



Transcript of Information/Declaration

Insured and Vehicle Details

1. Name (Registered Owner of the Motor Vehicle) : **IKG PUNJAB TECHNICAL UNIVERSITY**
2. Vehicle Details : **TOYOTA / INNOVA CRYSTA / 2.4 GX MT 7 STR / MUV**
3. Address for Communication : **JALANDHAR KAPURTHALA ROAD, KAPURTHALA, Punjab, KAPURTHALA-144601, PUNJAB, India**
4. Vehicle Type : **MUV**
5. Fuel Type : **DIESEL**
6. Insured's Declared Value : **₹ 760,000**
7. Date of Registration : **15/09/2017**
8. Proposed Period of Insurance
OD cover period : **15 Sep '24 (00:00 Hrs) to 14 Sep '25 (Midnight)**
TP cover period : **15 Sep '24 (00:00 Hrs) to 14 Sep '25 (Midnight)**

Previous Insurance Details

Name Of The Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED	Name Of The Insurer: NA
1. Policy Number: VC192990	1. Policy Number: NA
2. Date of expiry: 14 Sep '24	2. Date of expiry: NA
3. Type of cover: Package	3. Type of cover: TP/CPA
4. Address if the Insurer: NA	4. Address if the Insurer: NA
5. Claim in Previous Policy Period: No	5. Claim in Previous Policy Period: NA
6. NCB in previous policy: 45 %	6. NCB in previous policy: NA
7. NCB Claimed: 50 %	7. NCB Claimed: NA
8. Period of insurance OD cover period: NA (00:00 Hrs) to NA (Midnight) TP cover period: NA (00:00 Hrs) to NA (Midnight) CPA cover period: NA to NA	8. Period of insurance TP cover period: NA (00:00 Hrs) to NA (Midnight)

Nominee Details

1. Name of Nominee: **NA**
2. Age of Nominee: **NA**
3. Relationship: **NA**
4. Name of Appointee (if Nominee is minor): **NA**

Restriction of Cover / Discounts / Concessions / Extended Covers

1. ARAI Membership Number: **NA**
2. Third Party Property Damage Cover restricted to ₹ 6,000/ only: **No**
3. Is Voluntary Deductible opted: **No**
4. Amount of Deductible opted: **NA**
5. Vehicle is fitted with Anti Theft Device approved by ARAI: **NA**
6. Add-on Covers opted: **Repair of Glass, Rubber & Plastic Parts, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, Emergency Medical Expenses**
7. PUC Certificate Number and PUC Expiry Date: **NA - NA**

Declaration for No Claim Bonus (If NCB Confirmation is not submitted but NCB claimed)

- ☒ I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Own Damage Section I of the Policy will stand forfeited.
- ☒ I hereby give my consent to receive one page insurance policy

AML Guidelines :

- ☒ I / we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
- ☒ I / we are not Politically Exposed Persons * nor are their close relatives/family members/ associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person/close relative / family member / associate of Politically Exposed Persons. "Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings on www.tataaig.com carefully, before concluding a sale. Purchase of Tata AIG General Insurance Company Limited products are purely on voluntary basis. #Add On covers can only be purchased with the base product and on payment of an additional premium

Prohibition of Rebates: - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakhs.

Grievance Redressal Procedure : As per Regulation 17 of IRDA of India (Protection of Policyholders Interests) Regulation, 2017.

Section 64 VB of the Insurance Act 1938 : Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Auto Secure – Private Car Package Policy – UIN : IRDANI08RPM0002V02202425. Repair of Glass, Rubber & Plastic Parts – UIN : IRDANI08RP0002V01200001/A0005V01200910 (TA 08) . Depreciation Reimbursement – UIN : IRDANI08RP0002V01200001/A0001V01200910 (TA 01) . Loss of personal belongings – UIN : IRDANI08RP0002V01200001/A0054V01201819 (TA 09) . Emergency transport and hotel expenses – UIN : IRDANI08RP0002V01200001/A0055V01201819 (TA 10) . Key Replacement – UIN : IRDANI08RP0002V01200001/A0056V01201819 (TA 15) . Engine Secure – UIN : IRDANI08RP0002V01200001/A0058V01201819 (TA 16) . Consumable expenses – UIN : IRDANI08RP0002V01200001/A0085V01201819 (TA 18) . Road Side Assistance – UIN : IRDANI08RP0002V01200001/A0022V01201213 (TA 19) . Emergency Medical Expenses – UIN : IRDANI08RP0002V01200001/A0008V01202021 (TA 22)

Tata AIG General Insurance Company Limited

Registered Office : Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400013, Maharashtra, India • 24x7 Toll Free No: 1800 266 7780 • Email : customersupport@tataaig.com • website : www.tataaig.com

• IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425

TAGIC/PS/MRPC/Jan 22/06 Ver1 /All 2536



Name : IKG PUNJAB TECHNICAL UNIVERSITY
Address : JALANDHAR KAPURTHALA ROAD KAPURTHALA, KAPURTHALA-144601, PUNJAB
+91 7009810500 | amit.ag2004@gmail.com

Valid from → Valid till

OD Cover Period	18 Sep '24 (00:00 Hrs)	17 Sep '25 (Midnight)
TP Cover Period	18 Sep '24 (00:00 Hrs)	17 Sep '25 (Midnight)

Premium amount : ₹ 28862

Dear IKG PUNJAB TECHNICAL UNIVERSITY,

Welcome to Tata AIG General Insurance Company Limited family & we thank you for choosing our policy for your motor vehicle insurance. Your Policy No. **6203429898** has been issued based on the information and declaration provided by you. You are requested to visit our website www.tataaig.com for full policy wordings

In case of a claim, notify us first



5900+ network
garages



Less deductions on repair
claims
*No salvage value
deducted



4 hr TAT for claims
inspection

To Register Claim

Download the
Tata AIG App

OR Visit
tataaig.com

OR Call us at
1800 266 7780

Certificate of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Policy Details

Policy No & Certificate No : 6203429898 00 00

Insured Name : IKG PUNJAB TECHNICAL UNIVERSITY

Address : JALANDHAR KAPURTHALA ROAD KAPURTHALA, KAPURTHALA-144601, PUNJAB

Period of Insurance OD cover period : 18 Sep '24 (00:00 Hrs) to 17 Sep '25 (Midnight)

TP cover period : 18 Sep '24 (00:00 Hrs) to 17 Sep '25 (Midnight)

Policy Issuance Date : 14 Sep '24

Customer / Lessor GSTIN : NA

Customer ID : NA

Customer contact number : 7009810500

Proposal No : PR/24/6202404009

Covernote no / Issuance date : NA

Alternate Policy No : NA

Vehicle Details

Registration no : PB 09 AD 9742

Registration Authority : KAPURTHALA PB 09

Make/Model : TOYOTA/INNOVA CRYSTA

Fuel Type : DIESEL

Variant : 2.4 GX MT 7 STR

Engine Number/Battery Number : 2GDA107552/NA

Chassis number : MBJB8EM801521897

Engine/Battery Capacity (CC/ KW) : 2393

Seating Capacity (including driver) : 7

Mfg Year : 2017

Date of Registration : 15/09/2017

Body Type : MUV

Trailer Regn No. / Chassis No. : NA

HP/HYP/Lease : NA

Zone : B

Geographical Area : India

Insured Declared Value (IDV)

Vehicle IDV (₹)	Electrical Accessories (₹)	Non Electrical Accessories-Vehicle IDV (₹)	Bi-Fuel/CNG/LPG Kit (₹)	Trailer/Side car IDV (₹)	Total IDV (₹)
7,60,000.00	0.00	0.00	0.00	0.00	7,60,000.00



Schedule Of Premium

Section I Own Damage (A)	Section II Liability (B)
Own Damage Premium On Vehicle & Accessories	Third Party Premium
Basic Own Damage	Basic TP premium ₹ 7,897.00
Premium on Vehicle and non electrical accessories ₹ 10,270.26	Legal Liability
Discounts under Own Damage Section	Add: Legal liability to paid driver (IMT 28) ₹ 50.00
Less: No claim bonus(50%) ₹ 5,135.13	Number of persons:1
Total Own Damage Premium (A) ₹ 5,135.13	Total Liability Premium (B) ₹ 7,947.00
Section I Add On Covers	Net Premium (A+B+C) ₹ 24,460.00
(Add) Depreciation Reimbursement (TA 01) ₹ 5,586.00	SGST/UGST @9% ₹ 2,201.43
(Add) Loss of personal belongings (TA 09) ₹ 135.00	CGST @9% ₹ 2,201.43
Sum Insured:10000	Road Side Assistance ₹ 136.88
(Add) Emergency transport and hotel expenses (TA 10) ₹ 135.00	(Inclusive of All Applicable Taxes)
Any One Accident :5000	
Any One Year :10000	
(Add) Key Replacement (TA 15) ₹ 315.00	
Sum Insured: 25000per occurrence limit 50% of SI	
(Add) Engine Secure (TA 16) ₹ 3,192.00	
(Add) Consumable expenses (TA 18) ₹ 1,915.20	
(Add) Repair of Glass, Rubber & Plastic Parts (TA08) ₹ 0.00	
(Add) Emergency Medical Expenses (TA22) ₹ 100.00	
Sum Insured:25000	
Total Add On Premium (C) ₹ 11,378.20	
Total Policy Premium ₹ 28,862.00	

Agent Name : SUMIT GUPTA

Agent License Code : AGINAGCPG3740K • Agent Contact No. : 9872834336(or landline)



Drivers Clause : 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to use : The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward other than for the purpose of driving tuitions 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

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) 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.

Limits of Liability: Under Section II-1 (i) of policy (Death of or bodily injury) : Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988
Under Section II-1 (ii): of policy (Third Party Property Damage) : ₹ 7,50,000 • Under Section III : PA to Owner Driver CSI : NA

Nominee details :

Name of the Nominee :NA • Nominee Age :NA • Relationship of the Nominee with the Insured :NA

Number of claims covered under Depreciation Reimbursement Cover :2 • Basis of claim settlement under Tyre Secure Cover :NA

This Policy does not cover pre-existing damages as per Inspection Photographs and Report. Inspection Lead no NA

Deductible under Section - I : ₹ 2,000.00 (Compulsory Deductible ₹ 2,000, Voluntary Deductible: 0.00, Imposed Excess: 0.00) Franchisee:NA

Deductible under Engine Secure: 5% of claim amount in case of repair and 10% of claim amount in case of replacement **Add-On Cover :** Repair of Glass, Rubber & Plastic Parts, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, Emergency Medical Expenses

No Claim Bonus : The insured is entitled to 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. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Subject to: (A) IMT Endorsement No. :28,32,22
TATA AIG Auto Secure endorsement No. (TA) : 08, 01, 09, 10, 15, 16, 18, 19, 22

GSTIN: 03AABCT3518QIZ6 PUNJAB Service Accounting Code : 997134

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act, 1988.

In witness whereof this Policy has been signed at Mumbai on: Receipt (s) :
PD300009733359 14/09/2024

Consolidated Stamp Duty has been paid to the State Exchequer.

Policy Number :6203429898/00/00 • GSTN Number :03AABCT3518QIZ6 PUNJAB
Service Accounting Code : 997134

For & On Behalf of Tata AIG General Insurance Company Ltd.

Digitally Signed by: Shammi Kapoor

Date: 14/09/2024

Location: Mumbai



Policy Servicing Office : JALLANDHAR, SCO 49, 3RD FLOOR, AHUJA TOWER, PUDA COMPLEX,, LADOWALI ROAD, OPP. DC OFFICE, JALANDHAR, JALLANDHAR 144001 • Tel. No :7400010464

Roadside Assistance : Please Contact On: 18002679000

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".

Note: You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at www.tataaig.com for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman are available at the company website www.tataaig.com. You may also reach us at our 24*7 helpline 1800 266 7780 for grievance redressal procedure and details about ombudsman. Please note that any mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No claim Bonus Amount within 20 days. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall be read together and any word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.

Receipt

Receipt No.: PD300009733359

Receipt Date: 14/09/2024

Policy No.: 6203429898 00 00

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	6203429898 00 00	paymentLinkCustomer	28999	28999	0

Payer Name: IKG PUNJAB TECHNICAL UNIVERSITY

Note:

- This is a computer generated receipt and does not require a signature
- Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void
- Amounts received by cheque shall be subject to realisation
- Any amount received in excess of the Premium is being/shall be refunded by the Company

GSTIN : 03AABCT3518QIZ6 PUNJAB Service Accounting Code : 997134

Revenue (consolidated) Stamp Duty duly paid vide challan No.NA date NA for applicable cases

Issuance of this receipt does not amount acceptance of the risk by Tata AIG General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the insurance policy if and when issued.



Transcript of Information/Declaration

Insured and Vehicle Details

1. Name (Registered Owner of the Motor Vehicle) : **IKG PUNJAB TECHNICAL UNIVERSITY**
2. Vehicle Details : **TOYOTA / INNOVA CRYSTA / 2.4 GX MT 7 STR / MUV**
3. Address for Communication : **JALANDHAR KAPURTHALA ROAD KAPURTHALA, KAPURTHALA-144601, PUNJAB, India**
4. Vehicle Type : **MUV**
5. Fuel Type : **DIESEL**
6. Insured's Declared Value : **₹ 760,000**
7. Date of Registration : **15/09/2017**
8. Proposed Period of Insurance
OD cover period : **18 Sep '24 (00:00 Hrs) to 17 Sep '25 (Midnight)**
TP cover period : **18 Sep '24 (00:00 Hrs) to 17 Sep '25 (Midnight)**

Previous Insurance Details

Name Of The Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

1. Policy Number: **VC195988**
2. Date of expiry: **17 Sep '24**
3. Type of cover: **Package**
4. Address if the Insurer: **NA**
5. Claim in Previous Policy Period: **No**
6. NCB in previous policy: **50 %**
7. NCB Claimed: **50 %**
8. Period of insurance
OD cover period: **NA (00:00 Hrs) to NA (Midnight)**
TP cover period: **NA (00:00 Hrs) to NA (Midnight)**
CPA cover period: **NA to NA**

Name Of The Insurer: NA

1. Policy Number: **NA**
2. Date of expiry: **NA**
3. Type of cover: **TP/CPA**
4. Address if the Insurer: **NA**
5. Claim in Previous Policy Period: **NA**
6. NCB in previous policy: **NA**
7. NCB Claimed: **NA**
8. Period of insurance
TP cover period: **NA (00:00 Hrs) to NA (Midnight)**

Nominee Details

1. Name of Nominee: **NA**
2. Age of Nominee: **NA**
3. Relationship: **NA**
4. Name of Appointee (if Nominee is minor): **NA**

Restriction of Cover / Discounts / Concessions / Extended Covers

1. ARAI Membership Number: **NA**
2. Third Party Property Damage Cover restricted to ₹ 6,000/ only: **No**
3. Is Voluntary Deductible opted: **No**
4. Amount of Deductible opted: **NA**
5. Vehicle is fitted with Anti Theft Device approved by ARAI: **NA**
6. Add-on Covers opted: **Repair of Glass, Rubber & Plastic Parts, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, Emergency Medical Expenses**
7. PUC Certificate Number and PUC Expiry Date: **NA - NA**

Declaration for No Claim Bonus (If NCB Confirmation is not submitted but NCB claimed)

- ☒ I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Own Damage Section I of the Policy will stand forfeited.
- ☒ I hereby give my consent to receive one page insurance policy

AML Guidelines :

- ☒ I / we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
- ☒ I / we are not Politically Exposed Persons * nor are their close relatives/family members/ associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person/close relative / family member / associate of Politically Exposed Persons. "Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings on www.tataaig.com carefully, before concluding a sale. Purchase of Tata AIG General Insurance Company Limited products are purely on voluntary basis. #Add On covers can only be purchased with the base product and on payment of an additional premium

Prohibition of Rebates: - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakhs.

Grievance Redressal Procedure : As per Regulation 17 of IRDA of India (Protection of Policyholders Interests) Regulation, 2017.

Section 64 VB of the Insurance Act 1938 : Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Auto Secure – Private Car Package Policy – UIN : IRDANI08RPM0002V02202425. Repair of Glass, Rubber & Plastic Parts – UIN : IRDANI08RP0002V01200001/A0005V01200910 (TA 08) . Depreciation Reimbursement – UIN : IRDANI08RP0002V01200001/A0001V01200910 (TA 01) . Loss of personal belongings – UIN : IRDANI08RP0002V01200001/A0054V01201819 (TA 09) . Emergency transport and hotel expenses – UIN : IRDANI08RP0002V01200001/A0055V01201819 (TA 10) . Key Replacement – UIN : IRDANI08RP0002V01200001/A0056V01201819 (TA 15) . Engine Secure – UIN : IRDANI08RP0002V01200001/A0058V01201819 (TA 16) . Consumable expenses – UIN : IRDANI08RP0002V01200001/A0085V01201819 (TA 18) . Road Side Assistance – UIN : IRDANI08RP0002V01200001/A0022V01201213 (TA 19) . Emergency Medical Expenses – UIN : IRDANI08RP0002V01200001/A0008V01202021 (TA 22)

Tata AIG General Insurance Company Limited

Registered Office : Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400013, Maharashtra, India • 24x7 Toll Free No: 1800 266 7780 • Email : customersupport@tataaig.com •

website : www.tataaig.com

• IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425

TAGIC/PS/MRPC/Jan 22/06 Ver1 /All 2536



Name : IKG PUNJAB TECHNICAL UNIVERSITY
+91 9872834336 | amit.ag2004@gmail.com
Address : JALANDHAR KAPURTHALA ROAD KAPURTHALA Punjab 0, KAPURTHALA-144601, PUNJAB

Valid from → Valid till

OD Cover Period	16 Sep '24 (00:00 Hrs)	15 Sep '25 (Midnight)
TP Cover Period	16 Sep '24 (00:00 Hrs)	15 Sep '25 (Midnight)

Premium amount : ₹ 28862

Dear IKG PUNJAB TECHNICAL UNIVERSITY,

Welcome to Tata AIG General Insurance Company Limited family & we thank you for choosing our policy for your motor vehicle insurance. Your Policy No. **6203429835** has been issued based on the information and declaration provided by you. You are requested to visit our website www.tataaig.com for full policy wordings

In case of a claim, notify us first



5900+ network
garages



Less deductions on repair
claims
*No salvage value
deducted



4 hr TAT for claims
inspection

To Register Claim

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Tata AIG App

OR Visit
tataaig.com

OR Call us at
1800 266 7780

Certificate of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Policy Details

Policy No & Certificate No : 6203429835 00 00

Insured Name : IKG PUNJAB TECHNICAL UNIVERSITY

Address : JALANDHAR KAPURTHALA ROAD KAPURTHALA Punjab 0, KAPURTHALA-144601, PUNJAB

Period of Insurance OD cover period : 16 Sep '24 (00:00 Hrs) to 15 Sep '25 (Midnight)

TP cover period : 16 Sep '24 (00:00 Hrs) to 15 Sep '25 (Midnight)

Policy Issuance Date : 14 Sep '24

Customer / Lessor GSTIN : NA

Customer ID : NA

Customer contact number : 9872834336

Proposal No : PR/24/6202403796

Covernote no / Issuance date : NA

Alternate Policy No : NA

Vehicle Details

Registration no : PB 09 AD 9743

Registration Authority : KAPURTHALA PB 09

Make/Model : TOYOTA/INNOVA CRYSTA

Fuel Type : DIESEL

Variant : 2.4 GX MT 7 STR

Engine Number/Battery Number : 2GDA107594/NA

Chassis number : MBJB88EMX01521951

Engine/Battery Capacity (CC/ KW) : 2393

Seating Capacity (including driver) : 7

Mfg Year : 2017

Date of Registration : 15/09/2017

Body Type : MUV

Trailer Regn No. / Chassis No. : NA

HP/HYP/Lease : NA

Zone : B

Geographical Area : India

Insured Declared Value (IDV)

Vehicle IDV (₹)	Electrical Accessories (₹)	Non Electrical Accessories-Vehicle IDV (₹)	Bi-Fuel/CNG/LPG Kit (₹)	Trailer/Side car IDV (₹)	Total IDV (₹)
7,60,000.00	0.00	0.00	0.00	0.00	7,60,000.00



Schedule Of Premium

Section I Own Damage (A)	Section II Liability (B)
Own Damage Premium On Vehicle & Accessories	Third Party Premium
Basic Own Damage	Basic TP premium ₹ 7,897.00
Premium on Vehicle and non electrical accessories ₹ 10,270.26	Legal Liability
Discounts under Own Damage Section	Add: Legal liability to paid driver (IMT 28) ₹ 50.00
Less: No claim bonus(50%) ₹ 5,135.13	Number of persons:1
Total Own Damage Premium (A) ₹ 5,135.13	Total Liability Premium (B) ₹ 7,947.00
Section I Add On Covers	Net Premium (A+B+C) ₹ 24,460.00
(Add) Depreciation Reimbursement (TA 01) ₹ 5,586.00	SGST/UGST @9% ₹ 2,201.43
(Add) Loss of personal belongings (TA 09) ₹ 135.00	CGST @9% ₹ 2,201.43
Sum Insured:10000	Road Side Assistance ₹ 136.88
(Add) Emergency transport and hotel expenses (TA 10) ₹ 135.00	(Inclusive of All Applicable Taxes)
Any One Accident :5000	
Any One Year :10000	
(Add) Key Replacement (TA 15) ₹ 315.00	
Sum Insured: 25000per occurrence limit 50% of SI	
(Add) Engine Secure (TA 16) ₹ 3,192.00	
(Add) Consumable expenses (TA 18) ₹ 1,915.20	
(Add) Repair of Glass, Rubber & Plastic Parts (TA08) ₹ 0.00	
(Add) Emergency Medical Expenses (TA22) ₹ 100.00	
Sum Insured:25000	
Total Add On Premium (C) ₹ 11,378.20	
Total Policy Premium ₹ 28,862.00	

Agent Name : SUMIT GUPTA

Agent License Code : AGINAGCPG3740K • Agent Contact No. : 9872834336(or landline)



Drivers Clause : 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 requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to use : The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward other than for the purpose of driving tuitions 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

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) 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.

Limits of Liability: Under Section II-1 (i) of policy (Death of or bodily injury) : Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988
Under Section II-1 (ii): of policy (Third Party Property Damage) : ₹ 7,50,000 • Under Section III : PA to Owner Driver CSI : NA

Nominee details :

Name of the Nominee :NA • Nominee Age :NA • Relationship of the Nominee with the Insured :NA

Number of claims covered under Depreciation Reimbursement Cover :2 • Basis of claim settlement under Tyre Secure Cover :NA

This Policy does not cover pre-existing damages as per Inspection Photographs and Report. Inspection Lead no NA

Deductible under Section - I : ₹ 2,000.00 (Compulsory Deductible ₹ 2,000, Voluntary Deductible: 0.00, Imposed Excess: 0.00) Franchisee:NA

Deductible under Engine Secure: 5% of claim amount in case of repair and 10% of claim amount in case of replacement **Add-On Cover :** Repair of Glass, Rubber & Plastic Parts, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, Emergency Medical Expenses

No Claim Bonus : The insured is entitled to 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. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Subject to: (A) IMT Endorsement No. :28,32,22
TATA AIG Auto Secure endorsement No. (TA): 08, 01, 09, 10, 15, 16, 18, 19, 22

GSTIN: 03AABCT3518QI26 PUNJAB Service Accounting Code : 997134

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act, 1988.

In witness whereof this Policy has been signed at Mumbai on: Receipt (s) :
PD300009733119 14/09/2024

Consolidated Stamp Duty has been paid to the State Exchequer.

Policy Number :6203429835/00/00 • GSTN Number :03AABCT3518QI26 PUNJAB
Service Accounting Code : 997134

For & On Behalf of Tata AIG General Insurance Company Ltd.

Digitally Signed by: Shammi Kapoor

Date: 14/09/2024

Location: Mumbai



Policy Servicing Office : JALLANDHAR, SCO 49, 3RD FLOOR, AHUJA TOWER, PUDA COMPLEX,, LADOWALI ROAD, OPP. DC OFFICE, JALANDHAR, JALLANDHAR 144001 • Tel. No :7400010464

Roadside Assistance : Please Contact On: 18002679000

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".

Note: You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at www.tataaig.com for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman are available at the company website www.tataaig.com. You may also reach us at our 24*7 helpline 1800 266 7780 for grievance redressal procedure and details about ombudsman. Please note that any mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No claim Bonus Amount within 20 days. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall be read together and any word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.

Receipt

Receipt No.: PD300009733119

Receipt Date: 14/09/2024

Policy No.: 6203429835 00 00

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	6203429835 00 00	paymentLinkCustomer	28999	28999	0

Payer Name: IKG PUNJAB TECHNICAL UNIVERSITY

Note:

- This is a computer generated receipt and does not require a signature
- Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void
- Amounts received by cheque shall be subject to realisation
- Any amount received in excess of the Premium is being/shall be refunded by the Company

GSTIN : 03AABCT3518QI26 PUNJAB Service Accounting Code : 997134

Revenue (consolidated) Stamp Duty duly paid vide challan No.NA date NA for applicable cases

Issuance of this receipt does not amount acceptance of the risk by Tata AIG General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the insurance policy if and when issued.



Transcript of Information/Declaration

Insured and Vehicle Details

1. Name (Registered Owner of the Motor Vehicle) : **IKG PUNJAB TECHNICAL UNIVERSITY**
2. Vehicle Details : **TOYOTA / INNOVA CRYSTA / 2.4 GX MT 7 STR / MUV**
3. Address for Communication : **JALANDHAR KAPURTHALA ROAD KAPURTHALA Punjab 0, KAPURTHALA-144601, PUNJAB, India**
4. Vehicle Type : **MUV**
5. Fuel Type : **DIESEL**
6. Insured's Declared Value : **₹ 760,000**
7. Date of Registration : **15/09/2017**
8. Proposed Period of Insurance
OD cover period : **16 Sep '24 (00:00 Hrs) to 15 Sep '25 (Midnight)**
TP cover period : **16 Sep '24 (00:00 Hrs) to 15 Sep '25 (Midnight)**

Previous Insurance Details

Name Of The Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

1. Policy Number: **VC193910**
2. Date of expiry: **15 Sep '24**
3. Type of cover: **Package**
4. Address if the Insurer: **NA**
5. Claim in Previous Policy Period: **No**
6. NCB in previous policy: **45 %**
7. NCB Claimed: **50 %**
8. Period of insurance
OD cover period: **NA (00:00 Hrs) to NA (Midnight)**
TP cover period: **NA (00:00 Hrs) to NA (Midnight)**
CPA cover period: **NA to NA**

Name Of The Insurer: NA

1. Policy Number: **NA**
2. Date of expiry: **NA**
3. Type of cover: **TP/CPA**
4. Address if the Insurer: **NA**
5. Claim in Previous Policy Period: **NA**
6. NCB in previous policy: **NA**
7. NCB Claimed: **NA**
8. Period of insurance
TP cover period: **NA (00:00 Hrs) to NA (Midnight)**

Nominee Details

1. Name of Nominee: **NA**
2. Age of Nominee: **NA**
3. Relationship: **NA**
4. Name of Appointee (if Nominee is minor): **NA**

Restriction of Cover / Discounts / Concessions / Extended Covers

1. ARAI Membership Number: **NA**
2. Third Party Property Damage Cover restricted to ₹ 6,000/ only: **No**
3. Is Voluntary Deductible opted: **No**
4. Amount of Deductible opted: **NA**
5. Vehicle is fitted with Anti Theft Device approved by ARAI: **NA**
6. Add-on Covers opted: **Repair of Glass, Rubber & Plastic Parts, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, Emergency Medical Expenses**
7. PUC Certificate Number and PUC Expiry Date: **NA - NA**

Declaration for No Claim Bonus (If NCB Confirmation is not submitted but NCB claimed)

- ☒ I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Own Damage Section I of the Policy will stand forfeited.
- ☒ I hereby give my consent to receive one page insurance policy

AML Guidelines :

- ☒ I / we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
- ☒ I / we are not Politically Exposed Persons * nor are their close relatives/family members/ associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person/close relative / family member / associate of Politically Exposed Persons. "Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings on www.tataaig.com carefully, before concluding a sale. Purchase of Tata AIG General Insurance Company Limited products are purely on voluntary basis. #Add On covers can only be purchased with the base product and on payment of an additional premium

Prohibition of Rebates: - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakhs.

Grievance Redressal Procedure : As per Regulation 17 of IRDA of India (Protection of Policyholders Interests) Regulation, 2017.

Section 64 VB of the Insurance Act 1938 : Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Auto Secure – Private Car Package Policy – UIN : IRDANI08RPM0002V02202425. Repair of Glass, Rubber & Plastic Parts – UIN : IRDANI08RP0002V01200001/A0005V01200910 (TA 08) . Depreciation Reimbursement – UIN : IRDANI08RP0002V01200001/A0001V01200910 (TA 01) . Loss of personal belongings – UIN : IRDANI08RP0002V01200001/A0054V01201819 (TA 09) . Emergency transport and hotel expenses – UIN : IRDANI08RP0002V01200001/A0055V01201819 (TA 10) . Key Replacement – UIN : IRDANI08RP0002V01200001/A0056V01201819 (TA 15) . Engine Secure – UIN : IRDANI08RP0002V01200001/A0058V01201819 (TA 16) . Consumable expenses – UIN : IRDANI08RP0002V01200001/A0085V01201819 (TA 18) . Road Side Assistance – UIN : IRDANI08RP0002V01200001/A0022V01201213 (TA 19) . Emergency Medical Expenses – UIN : IRDANI08RP0002V01200001/A0008V01202021 (TA 22)

Tata AIG General Insurance Company Limited

Registered Office : Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400013, Maharashtra, India • 24x7 Toll Free No: 1800 266 7780 • Email : customersupport@tataaig.com •

website : www.tataaig.com

• IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425

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