



# UNITED INDIA INSURANCE COMPANY LIMITED

BAJAJ TOWER, NEAR HASANPUR CHUNGI, DELHI ROAD, SAHARANPUR  
SAHARANPUR - 247001 UTTAR PRADESH  
PH: (132) 2723163 FAX: ; EMAIL:

**PRIVATE CAR  
LIABILITY ONLY POLICY  
POLICY NO.:2504003126P102188577  
VEHICLE NO.:RJ - 14 - UA - 3822**

**PERIOD OF INSURANCE**  
From 00:00 Hrs of 14/05/2026  
To Midnight of 13/05/2027

*Insured*

**MR CHAMPA LAL SONI**

S/O DULICHAND SONI R/O KUNJ GALI RID PARBATSAR  
341503  
NAGPUR  
RAJASTHAN

**CONTACT NUMBER: \*\*\*\*\*7428 (M)**

**IMPORTANT NOTICE:** KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

<b>Agent Name</b>	: MS POLICYBAZAAR INSURANCE
	: BROKERS PRIVATE LIMITED_2272
<b>Agent Code</b>	: BRC0001039000001272
	: <u>1111011110 / (1800) 2585970</u>
<b>Mobile/Landline Number/Email</b>	: <u>care@policybazaar.com</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uiic.co.in](http://www.uiic.co.in).

**For any Information, Service Requests, Claim intimation and Grievances please write to [250400@uiic.co.in](mailto:250400@uiic.co.in)**

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Download Customer App([www.uiic.co.in](http://www.uiic.co.in)). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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**PRIVATE CAR  
LIABILITY ONLY POLICY  
SCHEDULE**

Policy No.	2504003126P102188577		Previous Policy No.	36140031256705281812	
Insured Details	Customer Id		23312537541		
	Name		MR CHAMPA LAL SONI		
	Tel (O)		Tel (R)		Fax:
	Email		*****@gmail.com		
	Business / Occupation		Others		
Period of Insurance		From 00:00 Hrs of 14/05/2026 To Midnight of 13/05/2027			
Co-Insurance	Type				

Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Year of Mfg	Type of Body	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)								
RJ - 14 - UA - 3822		No	2KD9660769	KUN407042920	TOYOTA / INNOVA(2005 - 2012) 2.5 V 8 STR	2006	Saloon	2494	8
Registration Authority		Auto Association Membership No.		Geographical Area		Extension			
RJ14 JAIPUR				INDIA					

Amount in words: Eight thousand two hundred twenty-two rupees only

**Persons or classes of persons entitled to drive**

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

**Limitations as to use**

The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988.

The policy does not cover use for:

- a) Hire or Reward
- b) Carriage of Goods (other than samples or personal luggage)
- c) Organized Racing
- d) Pace Making
- e) Speed Testing and Reliability Trails
- f) Use in connection with Motor Trade

Premium:	₹	8,222.00
IGST(18%):	₹	1,480.00
Stamp Duty:	₹	1.00
Total (Rounded Off):	₹	9,702.00
Receipt Number :		10125040026131666558
Receipt Date:		12/05/2026
DebitNote Number:		
Document Date:		

**Limits of Liability**

Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988  
Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000

Agency/Broker Code: BRC0001039000001272  
MS POLICYBAZAR INSURANCE BROKERS  
PRIVATE LIMITED\_2272  
Direct Business:  
Development Officer Code:

Personal Accident covers for Owner-Driver CSI: ₹ 150000

This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto 28

**SCHEDULE OF PREMIUM (IN ₹)**

B. Basic - TP	₹	7,897.00
<b>Total</b>	₹	7,897.00
<b>Add :</b>		
Compulsory PA for Owner Driver	₹	275.00
LL to Paid Driver IMT 28	₹	50.00
Road Side Assistance TP	₹	0.00
<b>Sub Total (Additions)</b>	₹	325.00
<b>Gross TP(B)</b>	₹	8,222.00
<b>Total Liability Premium</b>	₹	8,222.00

WARRANTED THAT IN CASE OF DISHONOUR OF PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO".

**IMPORTANT NOTICE**

THE INSURED IS NOT INDEMNIFIED IF THE VEHICLE IS USED OR DRIVEN OTHERWISE THAN IN ACCORDANCE WITH THIS SCHEDULE. ANY PAYMENT MADE BY THE COMPANY BY REASON OF WIDER TERMS APPEARING IN THE CERTIFICATE IN ORDER TO COMPLY WITH THE MOTOR VEHICLES ACT, 1988 IS RECOVERABLE FROM THE INSURED. SEE THE CLAUSE HEADED "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". FOR LEGAL INTERPRETATION, ENGLISH VERSION WILL HOLD GOOD.

Customer GST/UIN No.:		Office GST No.:	09AAACU5552C1ZH
SAC Code:	997134	Invoice No. & Date:	31261102188577 & 12/05/2026
Amount Subject to Reverse Charges-NIL			

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.

**Anti Money Laundering Clause:** -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

For Roadside Assistance please contact- Global Assure, Address: 5th Floor, Tower A, Park Centra, NH 8, Silokhera, Block A, Sector 30, Gurugram, Haryana 122001, Toll free number : 18005709963

Date of Proposal and Declaration: 12/05/2026

IN WITNESS WHEREOF, this policy has been signed at DO SAHARANPUR 250400 on this 12th day of May 2026.

For and On behalf of  
United India Insurance Co. Ltd.

Affix Policy  
Stamp here.

Duly Constituted Attorney:  
Underwritten By - **POLBRO001883 ( BROKER )**

**PRIVATE CAR  
LIABILITY ONLY 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 the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental 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 expressed hereon;

**LIABILITY TO THIRD PARTIES**

1. 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 :-

(i) death or bodily injury to any person 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,

(ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

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

3. 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.

4. 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.

5. The Company may at its own option (a) 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 (b) 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 provisions.

**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.

**PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**

Name Of the Nominee	Age	Name of the Appointee (If Nominee is Minor)	Relationship
AAYUSH SONI		NA	Son

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it 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

A) 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 as per schedule during any one period of insurance.

B) 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 (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.

C) 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.

**This cover is subject to**

(a) the owner-driver is the registered owner of the vehicle insured herein.

(b) the owner-driver is the insured named in this policy.

(c) the owner-driver holds an effective driving licence, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident

**GENERAL EXCEPTIONS** ( Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of :

1. any accidental loss damage and/or liability caused sustained or incurred outside the geographical area.
2. any claim arising out of any contractual liability.
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is  
(a) being used otherwise than in accordance with the 'Limitations as to Use'

or

(b) 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.

4. (i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

(ii) any liability of whatsoever nature directly or indirectly caused by or contributed to 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.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material

6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

## 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.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage 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 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.

2. 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.

3. 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.

### 4. Cancellation:

a) The retail policyholder can cancel the policy at any time during the term, by informing the insurer. In case the policyholder cancels the policy, he/she is not required to give reasons for cancellation.

The insurer can cancel the policy only on grounds of established fraud, by giving minimum notice of 7 days to the retail policy holder.

b) Under no circumstances can the insurer cancel the statutory Motor Third Party Liability Insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss

c) The insurer shall-

i. Refund proportion premium for unexpired policy period, If the term of the policy is upto one year and there is no claim(s) made during the policy period.

ii. Refund premium for the unexpired policy period, in respect of the policy with the term more than one year and the risk coverage for such policy years has not commenced.

d) In all cases minimum premium of Rs.100/- will be retained by the insurer.

5. 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.

6. 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.

7. 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 policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

a) Death Certificate in respect of the insured

b) Proof of title to the vehicle

c) Original Policy

## Road side Assistance (UIN. 1RDAN545RP0043V01199900/A0056V012526)

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to provide the Insured, upon his request, with a maximum of two claims related to any one or more of the following emergency assistance services in any area where the Company through the network of the service provider:

### 1. Breakdown Support over Phone:

In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle.

### 2. On site Minor Repairs:

In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of 45 minutes, Company will proceed with on-site repair of the breakdown. Neither supply of parts; Consumables and replacement elements; nor materials in general are included in this coverage.

### 3. Delivery of Duplicate Keys:

If the keys necessary to access or operate the Vehicle are lost or misplaced, the Customer may request urgent forwarding of another set from his/her place of residence. Keys must be given by a person designated by the Customer to a designated representative of the Company. Identity proof of the Customer shall be required for delivery of the keys. This service is applicable within a radius of 50 kms from Customer's/Policyholder's registered address. In case such an incidence happens beyond 50 kms, the Company shall arrange for sending the same through courier, wherever possible.

### 4. Locked/Lost Keys:

In case the keys of the covered vehicle are locked-in, the Company shall help the customer as much as possible to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the customer and to their account. In case the keys are lost, the Company shall transfer the vehicle to a nearest safe place. The customer shall have to arrange for a duplicate set on their own cost and efforts (unless it can be covered under 'Loss of Keys Add On Cover'). To avoid misuse, this service shall be highly restricted and only provided on customer furnishing valid identification documents.

### 5. Flat Tyre Support:

In the event of the Insured's vehicle being immobilized due to a flat tyre, the Company would assist the Insured by:

a) Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown or in the event of repairs not being possible at the place of breakdown

b) By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown & attaching it to the Insured's vehicle.

Provided always that any expenses on material/spare parts parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by the Company.

## **6. Battery Jumpstart:**

In the event of immobilization of the Covered vehicle due to rundown battery, the Company will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will have to be borne by the Customer.

## **7. Services Fuel Delivery:**

In the event if the Covered Vehicle runs out of fuel the Company will deliver agreed quantity of fuel (petrol and Diesel only) maximum up to 5 liters. This service is applicable within a radius of 50 km from nearest fuel bunk (petrol bunk). Amount of fuel should be borne by customer.

## **8. Wrong Fuelling**

In the event if fuel tank of the Covered Vehicle is filled with the wrong fuel, the Company will bear the cost of emptying it with approved technicians. In case this service is not feasible, the vehicle will be transferred to the nearest dealership location.

## **9. Towing for Mechanical, Electrical Breakdown one way up to maximum distance of 25 km:**

In event that Covered Vehicle is immobilized due to the breakdown or accident and "On-site" repair is not possible, the Company will arrange for transfer of the Covered Vehicle to the nearest workshop or Customer Preferred Workshop one way up to maximum distance of 25 km.

## **10. Towing for Accidental Breakdown one way up:**

In event that Covered Vehicle is immobilized due to Accidental breakdown, the Company will arrange for transfer of the Covered vehicle to the nearest workshop one way up to maximum distance of 25 km. For accidental cases with frontal damage or cases where vehicle cannot be loaded onto a flatbed, the vehicles shall be transferred to the nearest approved garage/workshop using suitable equipment.

## **11. Taxi benefit in case of major breakdown up to distance of 50km:**

In the event that breakdown occurs, and the vehicle is transferred to the workshop, the Company shall help in providing local taxi to the customer, wherever required and requested by the customer. This service is to enable the customer to accompany the vehicle to the workshop or travel to the nearest convenient place up to 50 kms from Breakdown Location. These services are subject to availability in that area.

## **12. Medical Assistance**

In case of any medical problem arising due to breakdown or accident, the Company will provide contact details of the nearby professionals in related field, in order to provide convenience to customers, especially the ones travelling outstation. In this area co. will merely be a facilitator and will not be liable for quality of services. All monetary or other transactions will be directly between the customer and service provider. Our role will end as soon as possible we provide contact details to the customer. These services are subject to availability in that area.

## **13. Arrangement of Accommodation and Ticketing**

In case there is a major breakdown, and breakdown, and stay provision needs to be made, the same will be arranged. The charges have to be borne by the customer.

## **14. Extrication or Winching Services:**

In the event of vehicle being stuck in ditch, pit or valley, the Company shall coordinate to provide facilities for Extrication or Winching Services wherever possible. Cost to be borne by Customer. Any consequential damage during the process will be borne by the Customer.

## **EXCLUSION**

The Company would not be liable for:

1. Where the Insured Vehicle can be safely transferred on its own power to nearest dealer/workshop
2. Any accident, loss, damage, and/or liability caused, sustained or incurred whilst the Insured Vehicle is being used otherwise than in accordance with the limitations as to use
3. Any consequential loss arising out of claims lodged under this Add On including but not restricted to.
4. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
5. Replacement cost of battery and/or any associated repair cost.
6. Cost of supply of parts or replacements elements or consumables.
7. Repair cost of tyre or replacement cost of any part of consumable at a third party workshop/repairer.
8. Any taxes, levy and expenses incurred in excess of the limit described under the plan incurred.
9. Loss of valuables and personal belongings kept in the Insured Vehicle.
10. Any loss or damage to the Insured Vehicle arising out of participation in a motor racing competition or trail runs.
11. Where it is proved that the benefit under this Add on is misused.
12. Any loss or damage caused due to pre-existing damages
13. Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the Insured Vehicle
14. Additional cost incurred in towing the Insured Vehicle to a dealer/workshop after their prescribed distance limit under this Add On
15. Services organized without Our prior consent for the various assistance services
16. Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipment that are

usually available only in automotive workshops

17. General exclusions as applicable under section I (Loss of or damage to the vehicle insured) of the Policy are also applicable to this Add-on Cover.

**IMT ENDORSEMENTS : 28**

**IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE  
(For all Classes of vehicles.)**

In consideration of an additional premium of ₹ 50 /- 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 Accidents 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 obligations;

\* (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 the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

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



# UNITED INDIA INSURANCE COMPANY LIMITED

## CERTIFICATE OF INSURANCE PRIVATE CAR LIABILITY ONLY POLICY

(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	2504003126P102188577	Certificate Number	2504003126P102188577		
Customer Id	23312537541	Issuing Office	Code	250400	
Name of the Insured	MR CHAMPA LAL SONI	Address		BAJAJ TOWER, NEAR HASANPUR CHUNGI, DELHI ROAD, SAHARANPUR SAHARANPUR UTTAR PRADESH	
Address of the Insured	S/O DULICHAND SONI R/O KUNJ GALI RID PARBATSAR 341503 NAGAUUR RAJASTHAN				
Business/Occupation	Others	Mobile No.-	*****7428	Telephone	(132) 2723163
Insured's Declared Value	₹ 0				

**Period of Insurance** From 00:00 Hrs of 14/05/2026 To Midnight of 13/05/2027

Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/ Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)								
RJ - 14 - UA - 3822		No	2KD9660769	KUN407042920	TOYOTA / INNOVA (2005 - 2012) 2.5 V 8 STR	Saloon	2006	2494	8
Registration Authority		Geographical Area							
RJ14 JAIPUR		INDIA							

Amount in words: Eight thousand two hundred twenty-two rupees only

### Persons or classes of persons entitled to drive

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

**Note:-** The policy does not cover liability for death, bodily injury or damage as excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.

Limitations as to use		
The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Subsection 3 of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Hire or Reward b) Carriage of Goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing and Reliability Trails f) Use in connection with Motor Trade	Premium:	8,222.00
	IGST(18%):	1,480.00
	Stamp Duty:	1.00
	Total (Rounded Off):	9,702.00
	Receipt Number :	10125040026131666558
	Receipt Date:	12/05/2026
	DebitNote Number:	
Document Date:		

Limits of Liability	Agency/Broker Code:	BRC0001039000001272
Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988	MS POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED_2272	
Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: ₹ 750000	Direct Business:	
	Development Officer Code:	

**Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 28**

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

For and On behalf of  
United India Insurance Co. Ltd.

Duly Constituted Attorney:

Date of Issue: 12/05/2026

**CUSTOMER INFORMATION SHEET**

**This document provides only key information about your policy. Please refer to Policy document for detailed terms and conditions**

SI No	Title	Description	Policy Clause
1	Product Name	Private Car Liability only policy	Policy Schedule
2.	Unique Identification Number (UIN) allotted by IRDAI	UIN : IRDAN545RP0043V01199900	Policy Schedule
3.	Structure Basis of Sum Insured (IDV)	Section I : Liability to Third Parties Section II : Personal Accident Cover for Owner-driver (applicable only if opted by the Insured in the policy) - Benefit based	Policy Schedule
4.	Interests Insured	Section I : Motor Third Party Liability - Covers Liability towards Third Party Death/Injury and Third Party Property Damage Section II : Motor Personal Accident driver (applicable only if opted by the Insured in the policy) - covers for accidental death, bodily injuries, and physical disabilities (temporary and permanent) of the Owner/driver of the Insured vehicle.	Policy Schedule
5.	Sum Insured / Motor Insured Declared Value Scope	<b>Section: Liability to Third Party</b> For Third Party Death / bodily injury/Third Party Property Damage <b>Section - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule):</b> Benefit payment up to 15 Lakhs basis	<b>Liability to Third Party Section</b> <b>Personal Accident Cover for Owner-Driver Section (Death and Permanent Total Disablement)</b>

6	Policy Coverage	<p>1. <b>Section - Liability to Third Party Section:</b> Subject to the Limit of liability as laid down in the schedule hereto, the Company will indemnify the insured in the event of accident caused by or arising out of the use of the Motor Vehicle anywhere in India against all sums including claimant's costs and expenses which the insured shall become legally liable to pay in respect of</p> <p>i) death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act.</p> <p>ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limit specified in the schedule.</p> <p>2. The Company will pay all costs and expenses incurred with its written consent.</p> <p>3. In terms of and subject to the limitations of the indemnity which is granted by this policy to the insured, the Company will indemnify any driver who is driving the Motor Vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.</p> <p>4. 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.</p> <p>5. The Company may at its own option</p> <p>A) 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</p> <p>B) 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.</p> <p><b>Section - Compulsory Personal Accident (CPA)</b> Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in</p>	<p>Liability to Third Party Section</p> <p><b>Personal Accident Cover for Owner-Driver Section (Death and Permanent Total Disablement)</b></p>
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Details of injury	Scale of compensation	Details of injury	Scale of compensation
(i) Death	100%	(iii) Loss of one limb or sight of one eye	50%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	(iv) Permanent total disablement from injuries other than named above	100%

Provided always that  
1) the 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

		<p>aggregate exceed the sum as per schedule during any one period of insurance.</p> <p>2) 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 (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.</p> <p>This cover is subject to</p> <p>(a) the owner-driver is the registered owner of the vehicle insured herein;</p> <p>(b) the owner-driver is the insured named in this policy.</p> <p>(c) the owner-driver holds an effective driving licence, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident</p>	
7	Major Exclusions	<p><b>Major Exclusions are as shown below:</b></p> <ul style="list-style-type: none"> <li>• The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein <ul style="list-style-type: none"> <li>a. being used otherwise than in accordance with the 'Limitations as to Use'</li> <li>or</li> <li>b. 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.</li> </ul> </li> <li>• The Company shall not be liable in respect of any claim arising out of any contractual liability.</li> <li>• Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</li> </ul> <p>Detailed list of exclusions are as per policy schedule</p>	General Exclusions
8	Special Conditions and Warranties	<p>1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter claim writ summons and/or process 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 Inquiry in respect of any accident which may give rise to a claim under this Policy.</p> <p>2. 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 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. If the Company shall make any payment in settlement of any claim and such payment includes any amount not covered by this Policy the insured shall repay to the Company the amount not so covered.</p> <p>3. The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured.</p> <p>In addition to above, detailed Conditions and Warranties are as mentioned in the Policy</p>	Conditions

9	Admissibility of Claim	Claim should be notified immediately on the date of accident through online intimation, email to the address mentioned in policy or through any other means. Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy.	
10	Policy service/ Claim service	<ul style="list-style-type: none"> <li>• Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule for any assistance in policy</li> <li>• In case of accident, Online intimation of the claim can be given through phone, online through mail to Agent or policy issuing office or through portal. Details of the contact number and mail id are mentioned in the policy.</li> </ul> <p>The following are the Basic Claim documents to be submitted by the insured:</p> <p>Insured has to submit all the relevant documents at the time of taking insurance. List of documents mentioned in the proposal form should be submitted along-with the proposal.</p> <p>Basic Documents to be submitted during proposal acceptance;</p> <ul style="list-style-type: none"> <li>• Proposal form duly signed by Insured</li> <li>• RC of the Insured vehicle/Invoice copy in case of new vehicle</li> <li>• Pollution certificate</li> <li>• KYC document of the Insured</li> <li>• Bank details of the Insured</li> </ul> <p>Basic Documents at the time of claim:</p> <ul style="list-style-type: none"> <li>• Motor Claim Form -claim form may be downloaded from uiic.co.in website</li> <li>• Copy of Registration Certificate of the Insured vehicle if there is change in ownership</li> <li>• Copy of Driving License of person driving at the time of loss</li> </ul> <p>Any other specific documents related to the claim</p>	
11	Cancellation	<p>a) The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the policyholder cancels the policy, he/she is not required to give reasons for cancellation. The insurer can cancel the policy only on grounds of established fraud, by giving minimum notice of 7 days to the policy holder.</p> <p>b) Under no circumstances can the insurer cancel the statutory Motor Third Party Liability Insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss</p> <p>c) The insurer shall -</p> <ol style="list-style-type: none"> <li>Refund proportion of premium for unexpired policy period, If the term of the policy is upto one year and there is no claim(s) made during the policy period.</li> <li>Refund premium for the unexpired policy period, in respect of the policy with the term more than one year and the risk coverage for such policy years has not commenced.</li> </ol> <p>d) In all cases minimum premium of Rs.100/- will be retained by the insurer</p>	Conditions
12	Policy Servicing / Grievances Complaints	<ul style="list-style-type: none"> <li>• Details of company officials: Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule</li> <li>• In case of any grievance, you may contact UIIC through: <ul style="list-style-type: none"> <li>• a.Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></li> <li>• b.Toll Free Number: 1800 425 333 33</li> <li>• c.E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li> <li>• d.You may also approach the grievance cell at any of our branches with details of the grievance</li> </ul> </li> <li>• Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>).</li> </ul>	
13	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• Insured is at obligation to disclose all material information in the Proposal form.</li> <li>• In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void</li> <li>• Insured can contact our policy issuing office, details of which are mentioned in the policy schedule.</li> </ul> <p>(i)To intimate any change to the material information affecting the policy.</p> <p>(ii)Any change in the ownership of the vehicle, any kind of modification in the vehicle/RC which might enhance the risk is considered as material information and should be informed to insurance company for necessary endorsement on policy.</p>	

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted details

Place:

Date:

Signature of Policy Holder

\*Duplicate copy has to be signed and submitted to the company.

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