



# SIDDHARTHA EDUCATIONAL ACADEMY GROUP OF INSTITUTIONS

(An Integrated Campus for Engineering & MBA)  
Approved by AICTE, New Delhi & Affiliated to JNTUA, Ananthapuramu.

With a view to safeguard assets of the Institution against calamities and vehicles of the college, a **General Insurance** policy has been made by the Institute.

The proof of Insurance of vehicles is herewith enclosed.


PRINCIPAL  
PRINCIPAL  
Siddhartha Educational Academy  
Group of Institutions  
Near C.GOLLAPALLI, Tirupati (R)-517 505  
Chittoor Dist. (A.P.)

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Near C.Gollapalli, Tirupati (Rural) - 517 505, ANDHRA PRADESH

Phone : 8008202337, 9966700414

 [www.siddharthaedu.in](http://www.siddharthaedu.in)

 [siddharthaedu@gmail.com](mailto:siddharthaedu@gmail.com)

**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**
**Agent/Broker/Producer Name: M AKHILESWAR REDDY**
**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0161659435 01 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 04/01/2022	<b>Date of Expiry:</b>	To midnight of 03/01/2023
<b>Insured Name &amp; Address:</b>		<b>Premium (Incl. of all tax/cess)</b>	₹ 58046
SIDDARATHA EDUCATIONAL ACADEMY SECRETARY Y ANAND D NO 19-8-150 RAYALASEEMA NAGAR BAIRAGIPATTEDA TIRUPATI - 517501		<b>Insured Business/Profession:</b>	N/A
CHITTOOR ANDHRA PRADESH INDIA Place of supply -ANDHRA PRADESH State code -37		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	Madanapalle
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 Y 3250	SWARAJ MAZDA ZT 54 BUS - 41 SEATER	BUS	2009		3455	Passenger Carrying Vehicle	SLTGC130081	MBUZT54XGC0136834
IDV of Vehicle (₹)	IDV of Trailer (₹)	Bi-Fuel/CNG/LPG Kit (₹)	IDV of non-built-in Accessories (₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)	
540,000.00	0.00	0.00	Electrical	Non-Electrical	54,000.00	42	594,000.00	

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE	₹	B. LIABILITY	₹
Premium on Vehicle and non electrical accessories	₹ 543.98	Basic	₹ 48,642.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 81.60	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 20% for NCB	₹ 125.12	B. TOTAL LIABILITY PREMIUM	₹ 48,692.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 500.46	COMPREHENSIVE PREMIUM(A+B+C)	₹ 49,192.46
C. TOTAL ADD ON PREMIUM	₹ 0.00	NET PREMIUM	₹ 49,192.00
		UGST/SGST @ 9 %	₹ 4,427.00
		CGST @ 9 %	₹ 4,427.00
		TOTAL PREMIUM	₹ 58,046.00

**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 only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988 The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whist drawing a trailer except the towing (other than for reward of any one disassembled Mechanically propelled vehicle

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she has other Motor Policy with SI > ₹ = 15 Lac CPA Cover.**

**Number of claims covered under Depreciation Reimbursement Cover : NA**

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I : ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00**

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.:** 21,23,28,40

**B) TATA AIG Auto Secure endorsement No.(TA):** 06

**GSTIN : 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134**

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK., DOOR NO. 10-14-575 IN TS NO. 3181 & 3184, CHITTOOR, ANDHRA PRADESH, TIRUPATHY-517501, Tel No:-

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 TIRUPATHY on 03/01/2022  
**Receipt No.(s):** 109791026519246 03/01/2022  
 The stamp duty Of Rs 0.25/- paid in cash Or demand draft Or by pay order, vide Receipt/ Challan no: LOA/CSD/198/2021/4893 dated the 29/11/2021.

**For Tata AIG General Insurance Company LTD.**

**Authorized Signatory**



**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**IMPORTANT NOTICE**

This Insured is not indemnified if the vehicle is used or driven other-wise than as stipulated with this Schedule. Any payment made by the Company to the Insured in whole or in part, appearing in this Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured for the above stated AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY.

Under this Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule and certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions & exclusions of the policy. You may also contact us at our 24\*7 helpline 1800 166 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts 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 forfeit all the benefits under section I i.e. own damage section of the policy.



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

Agent/Broker/Producer Name: M AKHILESWAR REDDY

Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983

Table with 4 columns: Certificate & Policy No., Period of Insurance, Policy Type, Date of Expiry. Includes details for Insured Name & Address, Premium, and Insured Business/Profession.

Table with 9 columns: Registration No., Make & Model, Body Type, Mfg Year, Gross Vehicle Weight, Cubic Capacity/KW, Public Carrier / Private Carrier, Engine No, Chassis No. Includes a sub-table for IDV of Vehicle and Trailer.

SCHEDULE OF PREMIUM table with columns A. OWN DAMAGE and B. LIABILITY. Lists various premium components like Basic, Add, Legal Liability, and UGST/CGST.

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...

Limitations as to Use: The Policy covers use only under a permit within the meaning of the motor vehicle Act 1988 or such a carriage falling under sub section (3) of section 56 of the Motor Vehicle Act 1988...

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): ₹ 750,000.00

Under Section III : PA Owner Driver Capital Sum Insured: based on Insured's declaration that he/she has other Motor Policy with SI > & = 15 Lac CPA Cover.

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

Deductible Under Section - I : ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.: 21,23,28,40 B) TATA AIG Auto Secure endorsement No.(TA): 06

GSTIN : 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134

Policy Servicing Office : SHOP NO. 402, 4TH FLOOR, CENTRAL PARK,, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184,,CHITTOOR,ANDHRA PRADESH,TIRUPATHY-517501, Tel No:--

IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.

IMPORTANT NOTICE: The Insured is not to be held liable for any damage to the vehicle or its contents if it is caused by the insured or any person acting on behalf of the insured...

Signature and stamp area for Authorized Signatory. Includes a QR code and text: '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.'

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

**Agent/Broker/Producer Name: M AKHILESWAR REDDY**

**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0161659422 01 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 04/01/2022	<b>Date of Expiry:</b>	To midnight of 03/01/2023
<b>Insured Name &amp; Address:</b>		<b>Premium (Incl. of all tax/cess):</b>	₹ 58046
SIDDARATHA EDUCATIONAL ACADEMY SECRETARY Y ANAND D NO 19-B-150 RAYALASEEMA NAGAR BAIKRAPATTEDA TIRUPATI - 517501. CHITTOOR ANDHRA PRADESH INDIA		<b>Insured Business/Profession:</b>	N/A
Place of supply -ANDHRA PRADESH State code -37		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	Madanapalle
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 Y 3252	SWARAJ MAZDA ZT 54 BUS - 41 SEATER	BUS	2009		3455	Passenger Carrying Vehicle	SLTGC130058	MBUZT54XGC0136833

IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)
			Electrical	Non-Electrical			
540,000.00	0.00	0.00	0.00	0.00	54,000.00	42	594,000.00

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE		B. LIABILITY	
₹	₹	₹	₹
Premium on Vehicle and non electrical accessories	₹ 543.96	Basic	₹ 48,642.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 81.60	Add ; Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 20% for NCB	₹ 125.12	B. TOTAL LIABILITY PREMIUM	₹ 48,692.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 500.46	COMPREHENSIVE PREMIUM(A+B+C)	₹ 49,192.46
C. TOTAL ADD ON PREMIUM	₹ 0.00	NET PREMIUM	₹ 49,192.00
		UGST/SGST @ 9 %	₹ 4,427.00
		CGST @ 9 %	₹ 4,427.00
		TOTAL PREMIUM	₹ 58,046.00

**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 only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988. The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whilist drawing a trailer except the towing (other than for reward of any one disbaised Mechanically propelled vehicle

**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):** ₹ 750,000.00  
**Under Section III : PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she has other Motor Policy with ST > & = 15 Lac CPA Cover.**

**Number of claims covered under Depreciation Reimbursement Cover :** NA  
**This policy does not cover pre-existing damages as per Inspection photographs and Report**

**Deductible Under Section - I :** ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.:** 21,23,28,40  
**B) TATA AIG Auto Secure endorsement No.(TA):** 06  
**GSTIN :** 37AABCT351BQ12V - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK., DOOR NO. 10-14-575 IN TS NO. 3181 & 3184., CHITTOOR, ANDHRA PRADESH, TIRUPATHY-517501, Tel No:-

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 TIRUPATHY on 03/01/2022

**Receipt No.(s):** 109791026519246 03/01/2022  
 The stamp duty Of Rs 0.25/- paid In cash Or demand draft Or by pay order, vide Receipt/ Challan no: LOA/CSD/198/2021/4893 dated the 29/11/2021.

**For Tata AIG General Insurance Company LTD.**

**Authorized Signatory**



**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used by driver other than as stipulated with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in prior to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall have the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 266 7790 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy as per the terms and conditions of the policy and no 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 forfeit all the benefits under section I i.e. own damage section of the policy.

**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**
**Agent/Broker/Producer Name: M AKHILESWAR REDDY**
**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0161659216 01 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 04/01/2022	<b>Date of Expiry</b>	To midnight of 03/01/2023

<b>Insured Name &amp; Address:</b>		<b>Premium (Incl. of all tax/cess):</b>	₹ 58046
SIDDARATHA EDUCATIONAL ACADEMY SECRETARY Y ANAND D NO 19-6-150 RAYALASEEMA NAGAR BAIKAGIPATTEDA TIRUPATI - 517501 CHITTOOR ANDHRA PRADESH [INDIA] Place of supply -ANDHRA PRADESH State code -37		<b>Insured Business/Profession:</b>	N/A
		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	Madanapalle
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 Y 3253	SWARAJ MAZDA ZT 54 BUS - 41 SEATER	BUS	2009		3455	Passenger Carrying Vehicle	SLTGC129994	M8UZT54XGCD136895

IDV of Vehicle (₹)	IDV of Trailer (₹)	Bi-Fuel/CNG/LPG Kit (₹)	IDV of non-built-in Accessories (₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)
			Electrical	Non-Electrical			
540,000.00	0.00	0.00	0.00	0.00	54,000.00	42	594,000.00

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 543.98	Basic	₹ 48,642.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 81.60	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 20% for NCB	₹ 125.12	<b>B. TOTAL LIABILITY PREMIUM</b>	₹ 48,692.00
<b>A. TOTAL OWN DAMAGE PREMIUM</b>	₹ 500.46	<b>COMPREHENSIVE PREMIUM(A+B+C)</b>	₹ 49,192.46
<b>C. TOTAL ADD ON PREMIUM</b>	₹ 0.00	<b>NET PREMIUM</b>	₹ 49,192.00
		<b>UGST/SGST @9 %</b>	₹ 4,427.00
		<b>CGST @9 %</b>	₹ 4,427.00
		<b>TOTAL PREMIUM</b>	₹ 58,046.00

**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.

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**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured/CI:-** based on Insured's declaration that he/she has other Motor Policy with SI > & = 15 Lac CPA Cover.

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.:** 21,23,28,40

**B) TATA AIG Auto Secure endorsement No. (TA):** 06

**GSTIN :** 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184, CHITTOOR, ANDHRA PRADESH, TIRUPATHY-517501, Tel No:-

**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate is valid by virtue with the Motor Vehicle Act, 1988 is recoverable from the insured by the clause headed "WAIVER OF CERTAIN TERMS AND RIGHT OF RECOVERY".

This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any change required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cover certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at [www.tataaig.com](http://www.tataaig.com) for detailed benefits, terms & conditions of the policy. You may also reach us at our 24x7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy as well as 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 insurances. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

**For Tata AIG General Insurance Company LTD.**

Stamp:    
 Authorized Signatory

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

**Agent/Broker/Producer Name: M AKHILESWAR REDDY**

**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0159133760 03 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 05/01/2022	<b>Date of Expiry:</b>	To midnight of 04/01/2023

<b>Insured Name &amp; Address:</b> SIDDARTHA EDUCATIONAL ACADEMY SECRETARY Y ANANDH 19-B-150 RAYALASEEMA NAGAR BYRAGIPATTEDE 9441329983 TIRUPATI - 517501 CHITTOOR ANDHRA PRADESH INDIA Place of supply -ANDHRA PRADESH State code -37	<b>Premium (Incl. of all tax/cess):</b>	₹ 57862
	<b>Insured Business/Profession:</b>	N/A
	<b>Geographical Area:</b>	India
	<b>Registration Authority:</b>	
	<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 Y 7336	SWARAJ MAZDA BUS - SCHOOL	BUS	2010		3455	Passenger Carrying Vehicle	SLT3J8143828	MBUZT54X080150187

IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)
			Electrical	Non-Electrical			
486,000.00	0.00	0.00	0.00	0.00	162,000.00	42	648,000.00

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 599.04	Basic	₹ 48,642.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 89.86	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 50% for NCB	₹ 344.45	B. TOTAL LIABILITY PREMIUM	₹ 48,692.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 344.45	COMPREHENSIVE PREMIUM(A+B+C)	₹ 49,036.45
C. TOTAL ADD ON PREMIUM	₹ 0.00	NET PREMIUM	₹ 49,036.00
		UGST/SGST @ 9 %	₹ 4,413.00
		CGST @ 9 %	₹ 4,413.00
		TOTAL PREMIUM	₹ 57,862.00

**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 only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 56 of the Motor Vehicle Act 1988 The Policy does not cover use for a)organised racing, b)Race making, c) Use of Whilst drawing a trailer except the towing (other than for reward of any one disabled Mechanically propelled vehicle

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.**

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.:** 21,23,28,40

**B) TATA AIG Auto Secure endorsement No.(TA):** 06

**GSTIN :** 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK,, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184,,CHITTOOR,ANDHRA PRADESH,TIRUPATHY-517501, Tel No:-

**For Tata AIG General Insurance Company LTD.**

**Receipt No.(s):** 109791026519246 03/01/2022  
The stamp duty Of Rs 0.25/- paid in cash Or demand draft Or by pay order,vide Receipt/ Challan no: LOA/CSD/198/2021/4893dated the29/11/2021.

**Authorized Signatory**

**POS Adhar No: XXXXXXXX2114**

**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used or driven otherwise than as accorded 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 "WARRANTY OF CERTAIN TERMS AND RIGHT OF RECOVERY".

**Note:** This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 265 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts 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 forfeit all the benefits under section I i.e. non damage section of the policy.

POS PAN No: EIVPM0761E

POS Adhar No: XXXXXXXX2114

TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Gopalan Kadam Marg, Off Senapati Bagat Marg, Lower Parel, Mumbai- 400 013.

IRDA Registration No.108, CIN No. U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108P0004V01200001

Website: [www.tataaig.com](http://www.tataaig.com) 24X7 Tollfree Helpline 1800-266-7780 E-mail: [customersupport@tataaig.com](mailto:customersupport@tataaig.com)

**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**
**Agent/Broker/Producer Name: M AKHILESWAR REDDY**
**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0162803388 00 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 04/01/2022	<b>Date of Expiry:</b>	To midnight of 03/01/2023

<b>Insured Name &amp; Address:</b>		<b>Premium (Incl. of all tax/cess):</b>	₹ 58047
SIDDARATHA EDUCATIONAL ACADEMY SECRETARY Y ANAND D NO 19-8-150 RAYALASEEMA NAGAR BAIRAGIPATTEDA TIRUPATI - 517501 CHITTOOR ANDHRA PRADESH INDIA Place of supply -ANDHRA PRADESH State code -37		<b>Insured Business/Profession:</b>	N/A
		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	Madanapalle
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 TB 0489	SWARAJ MAZDA ZT 54 - LWB TC		2011		3455	Passenger Carrying Vehicle	SLT3GA154725 MBUZT34XGA0161071	
IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Value (₹)	
595,000.00	0.00	0.00	Electrical	Non-Electrical	0.00	42	595,000.00	

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 544.85	Basic	₹ 48,642.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 81.73	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 20% for NCB	₹ 125.32	B. TOTAL LIABILITY PREMIUM	₹ 48,692.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 501.26	COMPREHENSIVE PREMIUM(A+B+C)	₹ 49,193.26
C. TOTAL ADD ON PREMIUM	₹ 0.00	NET PREMIUM	₹ 49,193.00
		UGST/SGST @9 %	₹ 4,427.00
		CGST @9 %	₹ 4,427.00
		TOTAL PREMIUM	₹ 58,047.00

**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 1 of the Central Motor Vehicles Rules, 1989.

**Limitations as to Use:** The Policy covers use only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 56 of the Motor Vehicle Act 1988. The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whilst drawing a trailer except the towing (other than for reward of any one disassembled Mechanically propelled vehicle.

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.**

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

**No Claim Bonus :** The Insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.:** 21, 23, 28, 40

**GSTIN :** 37AABCT3518Q12V - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK,, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184,,CHITTOOR,ANDHRA PRADESH,TIRUPATHY-517501, Tel No:--

IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.

**IMPORTANT NOTICE**

The Insured is not authorized if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of an accident appearing in the Certificate of Insurance is recoverable from the Insured for the above stated amount only if the Insured is not negligent or reckless.

**Note:** This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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 whenever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions & exclusions of the policy. 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 is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy and forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus avoided by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

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 TIRUPATHY on 03/01/2022

**Receipt No.(s):** 109791026520203, 109791026519246

03/01/2022, 03/01/2022

The stamp duty Of Rs 0.50/- paid in cash Or demand draft Or by pay order, vide Receipt/ Challan no: LOA/CSD/198/2021/4893 dated the 29/11/2021.

For Tata AIG General Insurance Company LTD.

Authorized Signatory



**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**
**Agent/Broker/Producer Name: M AKHILESWAR REDDY**
**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0158907359 03 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 05/01/2022	<b>Date of Expiry</b>	To midnight of 04/01/2023

<b>Insured Name &amp; Address:</b>		<b>Premium (Incl. of all tax/cess):</b>	₹ 56,799
SIDDARTHA EDUCATIONAL ACADEMY c/o Y ANAND SECRETARY DNO 19-B-150 RAYALASEEMA NAGAR BAIRAGIPATTEDA 9866175114 TIRUPATI - 517501 CHITTOOR ANDHRA PRADESH INDIA Place of supply -ANDHRA PRADESH State code -37		<b>Insured Business/Profession:</b>	N/A
		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	Madanagalle
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 TB 4246	EICHER 10.90 - L BUS AB PS BS IV	BUS	2012		3298	Passenger Carrying Vehicle	E483CDCHS85445	MC217LRF0CH257697

IDV of Vehicle (₹)	IDV of Trailer(-)	Bi-Fuel/CNG/LPG Kit(-)	IDV of non-built-in Accessories(-)		IDV of Externally Built Body Type (-)	Registered seating capacity including driver	Total Insured Declared Values (₹)
			Electrical	Non-Electrical			
550,000.00	0.00	0.00	0.00	0.00	0.00	41	550,000.00

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE	₹	B. LIABILITY	₹
Premium on Vehicle and non electrical accessories	₹ 505.72	Basic	₹ 47,794.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 75.86	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 50% for NCB	₹ 290.79	B. TOTAL LIABILITY PREMIUM	₹ 47,844.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 290.79	COMPREHENSIVE PREMIUM(A+B+C)	₹ 48,134.79
C. TOTAL ADD ON PREMIUM	₹ 0.00	NET PREMIUM	₹ 48,135.00
		UGST/SGST @9 %	₹ 4,332.00
		CGST @9 %	₹ 4,332.00
		TOTAL PREMIUM	₹ 56,799.00

**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 Lesamr'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 only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988 The Policy does not cover use for a)organised racing, b)Pace making, c) Use-of Whilst drawing a trailer except the towing (other than for reward of any one disbaesd Mechanically propelled vehicle

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:0% based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.**

**Number of claims covered under Depreciation Reimbursement Cover :** NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 10.00

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s) as follows: The preceding year- 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. 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.:** 21,23,28,40

**B) TATA AIG Auto Secure endorsement No. (TA):** 06

**GSTIN :** 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 403, 4TH FLOOR, CENTRAL PARK,, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184,,CHITTOOR,ANDHRA PRADESH,TIRUPATHY-517501, Tel No:--

**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used or driven otherwise than as appropriate with the Schedule of premium made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "VOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

**Note:** (This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy and issued, would be valid and effective, only after written request is made to the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declarations and if any error/ discrepancy is found in respect of vehicle details, the Claim Settlement by any other material information, 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 correct. You may visit company website at [www.tataaiginsurance.co](http://www.tataaiginsurance.co) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 266 7796 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts 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).

POS PAN No: EYPM0761E

POS Andhar No: XXXXXXXX2114

TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Gopurtrao Kadam Marg, Off Serapatti Bages Marg, Lower Parel, Mumbai- 400 013.

IRDA Registrations No 108, CEV No: UB510MH2000PLC129425, PAN: AABCT3518Q, UIN No: IRDAN10RP0004V01200001

Website: [www.tataaig.com](http://www.tataaig.com) 24X7 Tollfree Helpline 1800-266-7796 E-mail: [customersupport@tataaig.com](mailto:customersupport@tataaig.com)



Authorized Signatory







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

Agent/Broker/Producer Name: M AKHILESWAR REDDY
Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983

Certificate & Policy No.: 0158907882 03 00
Period of Insurance: From 00:00 Hrs on 05/01/2022
Policy Type: Auto Secure - Commercial Vehicle Package Policy
Date of Expiry: To midnight of 04/01/2023

Insured Name & Address: SIDDARtha EDUCATIONAL ACADEMY
c/o Y ANAND SECRETARY
DNO 19-8-150
RAYALASEEMA NAGAR
BAIRAGIPATTEDA
9866175114
TIRUPATI - 517501
CHITTOOR
ANDHRA PRADESH
INDIA
Place of supply -ANDHRA PRADESH
State code -37
Premium (Incl. of all tax/cess): ₹ 56805
Insured Business/Profession: N/A
Geographical Area: India
Registration Authority: HPA / Hyp / Lease to: N/A

Table with 8 columns: Registration No., Make & Model, Body Type, Mfg Year, Gross Vehicle Weight, Cubic Capacity/KW, Public Carrier / Private Carrier, Engine No, Chassis No.
AP 03 TB 4247, EICHER 10.90 - L BUS AS PS BS IV, BUS, 2012, 3298, Passenger Carrying Vehicle, E483C0CH58S810 MC217LRF0CH257908

Table with 7 columns: IDV of Vehicle (₹), IDV of Trailer (₹), Bi-Fuel/CNG/LPG Kit (₹), Electrical, Non-Electrical, IDV of Externally Built Body Type (₹), Registered seating capacity including driver, Total Insured Declared Values (₹)
550,000.00, 0.00, 0.00, 0.00, 0.00, 0.00, 41, 550,000.00

SCHEDULE OF PREMIUM

Table with 2 main columns: A. OWN DAMAGE, B. LIABILITY. Includes items like Premium on Vehicle and non electrical accessories, Cover for lamps,tyres,tubes (IMT 23), A. TOTAL OWN DAMAGE PREMIUM, C. TOTAL ADD ON PREMIUM, UGST/SGST @9 %, CGST @9 %, TOTAL PREMIUM.

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.

Limitations as to Use: The Policy covers use only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988.

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): ₹ 750,000.00
Under Section III : ₹A Owner Driver Capital Sum Insured (O/- based on Insured's declaration that he/she has other Motor Policy with SI > & = 15 Lac CPA Cover.

Number of claims covered under Depreciation Reimbursement Cover : NA
This policy does not cover pre-existing damages as per Inspection photographs and Report

Deductible Under Section - I : ₹ 1,500.00 - (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium, 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.: 21,23,28,40
B) TATA AIG Auto Secure endorsement No.:(TA): 06
GSTIN : 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134

Policy Servicing Office : SHOP NO. 402, 4TH FLOOR, CENTRAL PARK, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184, CHITTOOR, ANDHRA PRADESH, TIRUPATHY-517501, Tel No:-
IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.

IMPORTANT NOTICE

The Insured is not intended that if the vehicle is used or driven otherwise than in accordance with the Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate is made to comply with the Motor Vehicle Act, 1988 to recoverable from the Insured. See the Motor Vehicle Act, 1988 for details of the conditions, terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at www.tataaig.com for details about the policy. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that reach to us at our 24x7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that reach to us at our 24x7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that reach to us at our 24x7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording.

**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**
**Agent/Broker/Producer Name: M AKHILESWAR REDDY**
**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0161659199 01 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 04/01/2022	<b>Date of Expiry</b>	To midnight of 03/01/2023
<b>Insured Name &amp; Address:</b>	SIDDARATHA EDUCATIONAL ACADEMY SECRETARY Y ANAND D NO 19-8-150 RAYALASEEMA NAGAR BAIRAGIPATTEDA TIRUPATI - 517501 CHITTOOR ANDHRA PRADESH INDIA Place of supply -ANDHRA PRADESH State code -37	<b>Premium (Incl. of all tax/cess):</b>	₹ 58192
		<b>Insured Business/Profession:</b>	N/A
		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	Madanapalle
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 TD 3690	SWARAJ MAZDA ZT 54 BUS - 41 SEATER	BUS	2015		3455	Passenger Carrying Vehicle	SLTHT3BW197186 MBUZT54XBW0203541	
IDV of Vehicle (₹)	IDV of Trailer (₹)	Bi-Fuel/CNG/LPG Kit (₹)	IDV of non-built-in Accessories (₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)	
650,000.00	0.00	0.00	Electrical	Non-Electrical	117,000.00	42	767,000.00	

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE	₹	B. LIABILITY	₹
Premium on Vehicle and non electrical accessories	₹ 678.30	Basic	₹ 48,642.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 101.74	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Less : 20% for NCB	₹ 156.01	B. TOTAL LIABILITY PREMIUM	₹ 48,692.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 624.03	COMPREHENSIVE PREMIUM(A+B+C)	₹ 49,316.03
C. TOTAL ADD ON PREMIUM	₹ 0.00	NET PREMIUM	₹ 49,316.00
		UGST/SGST @9 %	₹ 4,438.00
		CGST @9 %	₹ 4,438.00
		TOTAL PREMIUM	₹ 58,192.00

**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 only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988. The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whilist drawing a trailer except the towing (other than for reward of any one disassembled Mechanically propelled vehicle

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:** 0/- based on Insured's declaration that he/she has other Motor Policy with SI > & = 15 Lac CPA Cover.

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 1,500.00. (Compulsory Deductible : ₹ 1,500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchise: ₹ 0.00

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium, 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.:** 21,23,28,40

**B) TATA AIG Auto Secure endorsement No.(TA):** 05

**GSTIN :** 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK,, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184,,CHITTOOR,ANDHRA PRADESH,TIRUPATHY-517501, Tel No:--

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 TIRUPATHY on 03/01/2022

**Receipt No.(s):** 109791026519246 03/01/2022

The stamp duty Of Rs 0.25/- paid in cash Or demand draft Or by pay order/vide Receipt/ Challan no: LDA/CSD/198/2021/4893dated the29/11/2021.

**For Tata AIG General Insurance Company LTD.**

  
**Authorized Signatory**


**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the Insured's handout of CERTAIN TERMS AND ASPECTS OF THIS POLICY.

Note: This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of the 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 Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions of the policy. 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 procedures and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy and 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 forfeit all the benefits under section I i.e. own damage section of the policy.

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

**Agent/Broker/Producer Name: M AKHILESWAR REDDY**

**Agent/Broker License Code: POSP0761E; Agent/Broker Contact No.: 9441329983**

<b>Certificate &amp; Policy No.:</b>	0159099756 03 00	<b>Policy Type:</b>	Auto Secure - Commercial Vehicle Package Policy
<b>Period of Insurance:</b>	From 00:00 Hrs on 05/01/2022	<b>Date of Expiry:</b>	To midnight of 04/01/2023
<b>Insured Name &amp; Address:</b>	SIDDARTHA EDUCATIONAL ACADEMY SECRETARY Y ANAND DNO 14 SBI COLONY 9866175114 TIRUPATI - 517501 CHITTOOR ANDHRA PRADESH INDIA Place of supply -ANDHRA PRADESH State code -37		
		<b>Premium (Incl. of all tax/cess):</b>	15794
		<b>Insured Business/Profession:</b>	N/A
		<b>Geographical Area:</b>	India
		<b>Registration Authority:</b>	
		<b>HPA / Hyp / Lease to:</b>	N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
AP 03 TV 5645	TATA MAGIC - SCHOOL VAN (6+1 STR)	SALOON	2012		702	Taxi	2751D106KXYSN0994	MAT445117CVK93973
IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)	
150,000.00	0.00	0.00	Electrical	Non-Electrical	0.00	7	150,000.00	

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE	₹	B. LIABILITY	₹
Premium on Vehicle and non electrical accessories	1,810.20	Basic	12,429.00
Less : 50% for NCB	905.10	Add : Legal Liability to paid driver as per (IMT 28)	50.00
<b>A. TOTAL OWN DAMAGE PREMIUM</b>	<b>905.10</b>	<b>B. TOTAL LIABILITY PREMIUM</b>	<b>12,479.00</b>
<b>C. TOTAL ADD ON PREMIUM</b>	<b>0.00</b>	<b>COMPREHENSIVE PREMIUM(A+B+C)</b>	<b>13,384.10</b>
		NET PREMIUM	13,384.00
		UGST/SGST @9 %	1,205.00
		CGST @9 %	1,205.00
		TOTAL PREMIUM	15,794.00

**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 only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988 The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whilst drawing a trailer except the towing (other than for reward of any one disabed Mechanically propelled vehicle

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.**

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 500.00 - (Compulsory Deductible : ₹ 500.00, Voluntary Deductible : 0.00, Imposed Excess : ₹ 0.00) Franchise: ₹ 0.00

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium, 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.:** 22,28,40

**B) TATA AIG Auto Secure endorsement No. (TA):** 06

**GSTIN :** 37AABCT3518Q12V - ANDHRA PRADESH Service Accounting Code : 997134

**Policy Servicing Office :** SHOP NO. 402, 4TH FLOOR, CENTRAL PARK,, DOOR NO. 10-14-575 IN TS NO. 3181 & 3184,,CHITTOOR,ANDHRA PRADESH,TIRUPATHY-517501, Tel No:--

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 TIRUPATHY on 03/01/2022

**Receipt No.(s):** 109791026519246 03/01/2022

The stamp duty Of Rs 0.25/- paid in cash Or demand draft Or by pay order,vide Receipt/ Challan no: LOA/CSD/198/2021/4893dated the29/11/2021.

**For Tata AIG General Insurance Company LTD.**

  
Authorized Signatory



**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used or shall 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. The Insured shall have no recourse to the provisions of the Motor Vehicles Act,1988 in respect of the vehicle.

**Note:** This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at www.tataaiginsurance.in for detailed benefits, terms & conditions & exclusions of the policy. 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 is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts 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 forfeit all the benefits under section I i.e. own damage section of the policy.

POS PAN No. EIYPM0761E

POS Aadhar No: XXXXXXXX2114

TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganapathrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai-400 013.

IRDA Registration No 108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No :

Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com