



## UNITED INDIA INSURANCE COMPANY LIMITED

DEEPAK HOTEL BUILDING OPP NEW ST STAND, CHIPLUN NULL, NULL, MAHARASTRA  
RATNAGIRI - 415605 MAHARASHTRA  
PH: (2355) 252310 FAX: EMAIL:

### GCV PUBLIC CARRIER OTHER THAN 3 WHEELER PACKAGE POLICY

UIN. IRDAN545RP0048V01199900  
POLICY NO.:1613093123P111918217  
VEHICLE NO.:MH - 08 - H - 1814

**PERIOD OF INSURANCE**  
From 16:50 Hrs of 16/12/2023  
To Midnight of 15/12/2024

*Insured*

**M/s SULAKI CHEMICALS PVT LTD.**

FLAT NO A-10 MAHAVEER VILLA, GARODIA NAGAR, GHATKOPAR  
400077  
MUMBAI  
MAHARASHTRA

**CONTACT NUMBER: 8928910589 (M)**

Agent Name : DEEPAK SADASHIV JADHAV  
Agent Code : AGD0038286  
Mobile/Landline Number/Email : 9657703944

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

For any Information, Service Requests, Claim intimation and Grievances please write to [161309@uic.co.in](mailto:161309@uic.co.in)

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

Printed By : RAJ47526 @ 19/12/2023 12:06:09 PM



This document is digitally signed

Signer: KALAIVENI SUBBIAH  
Date: Tue, Dec 19, 2023 12:07:52 IST  
Location: United India Insurance Company Ltd  
Reason: Signing Policy for UIC



GCV PUBLIC CARRIER OTHER THAN 3 WHEELER - PACKAGE POLICY  
UIN: IRDANS4SR0048V01199900

Policy No.	1613093123P11918217	Previous Policy No.	1613093122P108995829
Customer ID	205701115K	Name	M/S SULAHI CHEMICALS PVT LTD.
Tel (R)		Tel (R)	
Email		Mobile	8928910589
Business / Occupation	None	From	16/12/2023
Period of Insurance	16:50 Hrs of 16/12/2023	To	Midnight of 15/12/2024
Co-Insurance		Type	

Registration No.	MH-08-H-1814	Trailer (if any)	No	Obsolete Vehicle	No	Engine No.	TBE151253Z	Chassis No.	MB1CTDYC6BET6568	Make/Model	Ashok Leyland / Ashok Leyland TUSKER SUPER 25161L TANKER	Year of Mfg	2011
Type of Body	TANKER	HP/Cubic Capacity	5759	GVW	25000	Public/Private	Public	Extension					

Insured's Declared Value	630000	For Vehicle	0	For Trailer	0	Non Electrical Accessories	0	Electrical/Electronic Accessories	0	CNG Unit	0	LPG Unit	0	Total Value	630000
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Registration Authority	MH08 RATNAGIRI	Auto Association Membership No.	INDIA
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Amount in words: Fifty-one thousand eight hundred seventy-four rupees only

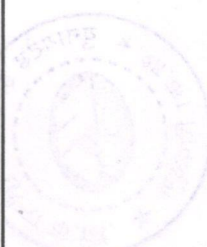
**Persons or classes of persons entitled to drive**  
Any person including insured provided that the person driving holds an effective and valid driving licence to drive the category of vehicle insured hereunder, at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that a person holding an effective and valid Learner's licence to drive the category of the vehicle insured hereunder may also drive the vehicle when not used for transport of passengers at the time of accident and that the person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

Limitations as to use	46,196.00
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.	202.00
The policy does not cover use for:	2,637.00
a) Organized Racing	2,637.00
b) Pace Making	1.00
c) Reliability Trials	51,874.00
d) Speed Testing	10116130923113479083
Receipt Date:	19/12/2023
Debit/Store Number:	
Document Date:	
Agency/Broker Code:	AGD0038286
DEEPAK SADASHIV JADHAV	
Direct business	
Development Officer Code:	

**Limits of Liability**  
Under Section II-1 (i) Death or bodily injury in respect of any one accident, As per Motor Vehicles Act, 1988  
Under Section II-1 (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event: 750000

Impressed Excess	0	Voluntary Excess	0	Compulsory Excess	1500	Financier Name	SHRIRAM TRASPORT FIN. CO. LTD., OSMANABAD	Branch	OSMANABAD	Agreement Type	Hypothecation
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This policy is subject to terms and conditions and IMT Endorsement Nos. printed herein / attached hereto 7,21,23,28



OWN DAMAGE		SCHEDULE OF PREMIUM (IN ₹)		LIABILITY	
Basic premium on Vehicle and Accessories				B. Basic - TP	₹ 43,950.00
A. Basic - OD		₹ 3,731.40		Total	₹ 43,950.00
Total		₹ 3,731.40			
Add :					
Cover for lamps, tyres, tubes etc		₹ 559.71		LL to Paid Driver IMT 28	₹ 100.00
Sub Total (Additions)		₹ 559.71		Sub Total (Additions)	₹ 100.00
Less :				Gross TP(B)	₹ 44,050.00
No Claim Bonus 50%		₹ 2,145.55		Gross OD & TP:	₹ 46,196.00
Sub Total (Deductions)		₹ 2,145.55		(A) + (B)	
Gross OD(A)		₹ 2,146.00			

**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.:	27AABCS8673H1ZY	Office GST No.:	27AAACU552G1Z1
SAC Code:	997134	I-Invoice No. & Date:	3123111918217 & 19/12/2023
Amount Subject to Reverse Charges-NIL			

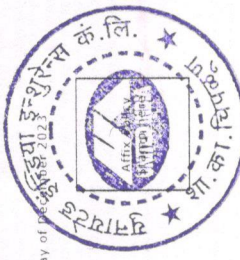
We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

**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>.

Date of Proposal and Declaration: 18/12/2023  
IN WITNESS WHEREOF, this policy has been signed at BO CHIPLUN 161309 on this 18th day of December 2023

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



Duly Constituted Attorney:  
Underwritten By - RAJ47526 ( BO UW CUM CASHIER )  
Warranty

Warranted that at no time the Gross Laden Weight of the Vehicle exceeds the Gross Vehicle Weight mentioned in the schedule of the policy.

**COMMERCIAL VEHICLES - PACKAGE POLICY**  
**URN: IRDANS4SRP0048V01195900**

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;

**SECTION - I: LOSS OF OR DAMAGE TO THE VEHICLE INSURED**

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

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

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

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

5. Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

2. The Company shall not be liable to make any payment in respect of consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading, theft or any other cause to the insured vehicle nor for loss of or damage to accessories, by burglary, housebreaking or theft unless such loss or damage is suffered by the insured vehicle at the same time.

(b) The Company shall be liable to pay the cost of replacement of tyres and tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.

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

3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and re-delivery to the insured but not exceeding Rs. 750/- for three wheeled vehicles, Rs. 1500/- for taxis and Rs. 2500/- for other commercial vehicles in respect of any one accident.

4. The insured may authorise the repair of the vehicle necessitated by loss or damage for which the company may be liable under this policy provided that :

- a) the estimated cost of such repair including replacements does not exceed Rs.500/-
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

**SUM INSURED - INSURED'S DECLARED VALUE (IDV)**  
 The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturers listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

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

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

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

**SECTION - II: LIABILITY TO THIRD PARTIES**

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 vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of

- i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle;
- ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.

**PROVIDED ALWAYS THAT :-**

- (a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
- (b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
- (c) Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger, carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
- (d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
- (e) The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
- (f) 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 and/or bodily injury to any person(s) who is/are not employe(e)s of the insured and not being carried for hire or reward, other than, owner of the goods or representative of the owner of goods being carried in or upon entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.

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 insured vehicle on the insured's order or with insureds permission provided that such driver shall as though he/she were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.

- 4. 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 section; 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 section.
- 5. 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(s) in terms of and subject to the limitations of this policy provided that such personal representative(s) shall as though they were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.

**SECTION - III: TOWING DISABLED VEHICLES**

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle.

- Provided always that
  - (a) such towed vehicle is not towed for reward
  - (b) the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

**SECTION - IV: PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**

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 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

- 1) 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.
- 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 payable to (a) intentional self-injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst 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.
- 3) 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

**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, 1988.

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

**GENERAL EXCEPTIONS**

- The Company shall not be liable under this policy in respect of
- (1) any accidental loss or 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'.
- (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.
- (c) any consequential loss.
- (d) 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, 'ionisation' shall include any self-sustaining process of nuclear fission.

- (5) any accidental loss or damage and/or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material, arising out of or in connection with war, invasion, the act of terrorism or warlike operations (whether before or after the declaration of war), civil war, mutiny, rebellion, military or usurped power, or any other 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.

**DEDUCTIBLE**

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

**CONDITIONS**

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

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or 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. At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company retaining the right to defend the 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.
4. The Company may at its own option repair or replace the damaged property or the insured's accessories or may pay in cash the amount of the loss or damage and the liability of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck (a) for total loss / constructive total loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified (b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified
5. 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.

6. The Company may at any time cancel the policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending seven days notice by recorded delivery to the insured at the insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs-100/- (or Rs-25/-) respectively. The insured shall be bound to sign a receipt for the return of premium/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidenced that the vehicle is insured elsewhere at least for Liability Only cover is produced and original Certificate of Insurance is produced for cancellation.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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

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

10. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

11. 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.

12. 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 loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of the compensation cost or expense.

13. In the event of the death of the insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of the insured until the expiry of the policy (whenever is expired). 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.

14. 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

**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 per the following table.

Period of insurance	% of NCB on OD premium
The preceding year	20%
Preceding Two consecutive years	25%
Preceding Three consecutive years	35%
Preceding Four consecutive years	45%
Preceding Five consecutive years	50%

No Claim Bonus will only be allowed provided this policy is renewed within 90 days of the expiry date of the previous policy.  
NB 1:- In Liability with Fire and / or Theft Only policies, NCB as above will be applicable only on the Fire and / or Theft component of the premium.

2:- In Fire and / or Theft Only policies the insured is not entitled for NCB.

**INT ENDORSEMENTS: 7.21, 23, 28**

**INT.7. Vehicles subject to Hypothecation Agreement**

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with SHIRAM TRASPOT FIN. CO. LTD., OSMANABAD (Mumbai) and as the Pledgee, it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement could be payable to the insured under this policy in respect of such loss damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and accessories and the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

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

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

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

**INT.21. Special exclusions and compulsory deductible (Applicable to all Commercial Vehicles excluding taxis and motorized two wheelers carrying passengers for hire or reward)**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that (a) Special Exclusions except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

(b) Compulsory Deductible in addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under Section I of the policy in respect of each and every event (including event giving rise to total loss/constructive total loss) the first ₹ 1500 of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of

any expenditure by the insurer in the exercise of its discretion under Condition No.4 of this policy. If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

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

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

**INT. 23. Cover for lamps, tyres/tubes mudguards bonnet/side parts bumpers, headlights and paintwork of damaged portion only (For all Commercial Vehicles)**

In consideration of payment of an additional premium of ₹ 559.71, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that subject to conditions (a) (b) and (c) hereunder loss of or damage (excluding theft under any circumstances) to lamps tyres/tubes mudguards bonnet/side parts bumpers headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to: (a) Depreciation as per schedule provided in Section 1 of the policy. It is further understood and agreed that in respect of paint work for the damaged portion only (as referred to above) shall also be as per schedule provided in Section 1 of the policy.

(b) In addition to any amount which the insured may be required to bear under para (a) above, the insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.

(c) It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim assessed hereunder.

Subject to these conditions, limitations and exceptions of this Policy

**INT. 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 ₹ 100/- not withstanding 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 the 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 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.

**Claim Procedure**

- Inform the insurer immediately, quoting policy no. to enable them to arrange for a survey.
- Inform the police about the accident, if third party injury/property damage is/are also involved.
- Note the names and addresses of witnesses present at the time of accident.
- Submit an estimate of repairs to your insuring office or the nearest office of the Insuring Company.
- Do not undertake the repairs till the insurers approve the estimate of the cost of repairs/replacements.
- Give any additional information, if available. That helps the insurers settle the claim faster.
- Please keep ready and present the following documents to the surveyor for verification when asked for:
  - (a) Driving License (b) R.C. Book
  - (c) In case of Commercial Vehicles, please keep ready
    - (a) Route Permit (b) Fitness Certificate (c) Badge (Taxi) also.
- After the repairs are over, you will have to sign a satisfaction certificate and submit to the repairs.

**REDRESSAL OF GRIEVANCE**

In case of any grievance the Insured Person may contact the company through:

Website: [www.uilic.co.in](http://www.uilic.co.in)  
Toll free: 1800 425 333 33  
E-mail: [customercares@uilic.co.in](mailto:customercares@uilic.co.in)  
Customer Care Department, Head Office, United India Insurance Co. Ltd., 19, IV Lane, Nungambakkam High Road, Chennai, Tamil Nadu- 600034

Insured Person may also approach the grievance cell at any of the Company's branches with the details of grievance. If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at [customercares@uilic.co.in](mailto:customercares@uilic.co.in). For updated details of grievance officer, kindly refer the link <https://uilic.co.in/customercares/grievance>. If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

The contact details of the Insurance Ombudsman offices have been provided as Annexure - 1

Grievance may also be lodged at IRDAI Integrated Grievance Management System: <https://uims.irdaai.gov.in>

