




HDFC ERGO GENERAL INSURANCE COMPANY LTD.
PRIVATE CAR PACKAGE POLICY - CERTIFICATE CUM POLICY SCHEDULE
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

GSTIN: 
Toll-Free Number 1800-700



Proposal No.	MT1805028640T	Period Of Insurance	29/05/2018 16:37:21 to 28/05/2019 23:59:59		
Proposal Issued On	29/05/2018 16:37:21	Previous Insurer	--		
Insured Name	MR MIHIR BHAGWAT	Previous Policy No.	--		
Nominee Name(Age)	Mr MIHIR YOLO (23)	Insured Aadhar No.	432432432423		
Name of Appointee(Age)		Relation with Appointee			
Nominee Relationship	FATHER				
Insured Add.	BELLEZZA BUILDING, B S ROAD,MUMBAI - 400069. MAHARASHTRA				
Registered Office Of Insurer					
Make	Model	Variant	Cubic Capacity/GVW	Color	Seating Capacity
HONDA	CITY	1.3 DX	1343	AGATE GREY	5
Body Type	Registration Date	RTO	Registration No	Fuel Type	Chassis No.
--	29/05/2018	MH-02	MH-02-ASD-9838	PETROL	962479379
Elec.Accessories	Non-Elec.Accessories	Cng.Accessories	Carrier Type	CNG/LPG Kit	Engine No.
2000	4000	10000	Private	Yes	865858
Vehicle Sub Class	Trailer	Vehicle IDV	Hypothecation/Lease/HP*		
--	--	740050	HIRE_PURCHASE/STATE BANK OF INDIA		
Schedule Of Premium (Amount In Rs.)					
Own Damage Premium (A)			Liability Premium (B)		
Basic Premium			Basic Third Party Liability		
			2863		
Basic OD		13819	CNG / LPG Kit (IMT-25)		60
Non-Elec. Accessories		131	PA Cover For Owner Driver (IMT-15)		100
Elec. Accessories (IMT-24)		80	PA Paid Driver (1) (10000)(IMT-17)		5
CNG / LPG Kit (IMT-25)		400	Legal liability Paid Driver (1) (50) (IMT-28)		50
Geographical extension (IMT-1)			Legal liability to Unnamed Persons (IMT-29)		250
Sub Total (Basic Premium)		14430	PA Cover For Unnamed Persons (5) (50000) (IMT-16)		125
Add On Coverage			Geographical Areas Extension (IMT-1)		
ZERO DEPT PREMIUM		2646	Net Liability Premium (B)		3453
NCB PROT PREMIUM		605	(B) Total Premium (A+B)		28655
COST CONSUMABLE PREMIUM		756	GST		5158
ENG GRBX PREMIUM		907	Gross Premium Paid		33813
LOSS USE PREMIUM		2268	Note: <ul style="list-style-type: none">Policy insurance is subject to realization of cheque.Consolidated Stamp duty paid to state exchequer.The policy is subject to compulsory deductible of Rs. 1000Geographical Area-India.You agree to receive the policy document (without enclosing the terms & conditions) from the company and the company will display terms & conditions on its website which can be accessed by you online.* Subject to IMT Endt. Nos. & Memorandum: 5, 16, 17, 24, 25, 28, 29, 15, 22		
KEY LOST PREMIUM		1350			
EMR ASST PREMIUM		350			
RTI PREMIUM		1890			
Addons Amount		10772			
Deductibles					
AntiTheft Discount(IMT-10)		0			
Vintage Car Discount(IMT-2)					
Handicapped Discount					
AA Membership Discount (IMT-8)		0			
Voluntary Deductibles(IMT-22A)					
No Claim Bonus (0%)		0			
Sub Total (Deductibles)		0			
Net Own Damage Premium (A)		14430			

POS Name: test	POS Aadhar NO: 123456789101	POS Email: SUSH.ROKADE@GMAIL.COM	POS Mobile: 8169972611
Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward(2) Carriage of goods (other than samples or personal luggage)(3) Organized racing(4)Pace making(5) Speed testing(6) Reliability trials(7) Any purpose in connection with motor trade.Drivers Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license.Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989. Limits of Liability Clause: Under Section II-1 (i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs. 7.5 lakhs. PA Cover Under Section III for Owner-Driver is Rs. 2.0 lakhs. 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)-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 is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy. Premium Collection Details: [Collection No/Amount/Receipt Date] Geographical Area - Any accidental loss damage and/or liability caused sustained or insured within India shall be covered subject to policy Terms and Conditions, unless specially agreed and endorsed. 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 reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interruption, English version will hold good./we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988. Pre-existing Damages: All types of pre-existing damages or cost of			

repair of such damage will be excluded at the time of claim settlement

For & On Behalf of
HDFC ERGO GENERAL INSURANCE COMPANY LTD.


Authorized Signatory

Brokers Name & Add: Global-India Insurance Brokers Private Limited, Flat No.302, F/P- III, F 92, Front Portion, Krishnanagar, Dist. Hauz Khas, New Delhi - 110029, India.
For Renewal/claims Assistance - Please contact Insurance Co. through www.mypolicynow.com

DUMMY PROPOSAL