

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## Motor Insurance - Private Car Liability Only Policy



<b>MS HARIKA MARGAM</b> <b>DHARMARAM NA 3-99 DHARMARAM . KARIM NAGAR - 505331</b> <b>TELANGANA - Tel. 9491010888</b>	<b>Vehicle Details</b>		<b>Policy Details</b>		
	Make	MARUTI	Policy No.	<b>2319 1007 7076 6101 000</b>	
	Model	VITARA BREZZA-LDI(O)(1248 CC)	Period of Insurance	<b>From 13 Jun, 2021 00:01 hrs To 12 Jun, 2022 Midnight</b>	
	Registration No	<b>TS-21-A-0999</b>	Issuance Date	12/06/2021	
	RTO	JAGTIAL	Invoice No.	100770766101000	
	Chassis No.	MA3NYFB1SHC216577	EIA No.	Not provided	
	Cubic Capacity/Watts	1248 Seats 5	Payment Details : 1122106472167 , Date: 12/06/2021, Bank Name:BizDirect		
	Year of Manufacture	2017 Body Type SUV	Email ID : suryamadhavika@gmail.com GSTIN No :		
	Engine No.	D13A5416253			
<b>Premium Details (₹)</b>					
<b>Liability Premium</b>				(₹)	
Basic Third Party Liability:				3221	
PA Cover for Owner Driver of 1500000 ( CPA Cover Policy Period From Date 13/06/2021 To Date 12/06/2022 )				325	
<b>Net Liability Premium</b>				3546	
Integrated Tax 18%				638	
<b>Total Premium</b>				4184	
<b>Geographical Area</b>	India	<b>Compulsory Deductible (IMT-22)</b>	1,000	<b>Voluntary Deductible (IMT-22A)</b>	0
<b>Previous Policy No.</b>	2319100770766100000	<b>Valid</b>	11/04/2020 to 10/04/2021	<b>NCB</b>	0
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.					
<b>Nominee for Owner driver</b>	Prathap Margam Spouse	<b>Appointee</b>			
<b>Leased Agreement (IMT-6)/Hypothecated (IMT-7) with</b>	Hypothecated(IMT-7) with: NA				
<b>Endorsement Premium Details (₹)</b>					
XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX
<b>LIMITATIONS AS TO USE:</b> The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. <b>Persons or Class of Persons entitled to drive:</b> 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. <b>Limits of Liability</b> 1. 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 Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 100000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 200000 <b>Terms, Conditions &amp; Exclusions:</b> As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.					
<p>I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988.The stamp duty of 0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/36/2019/2289/19 dated 27-05-2019 as prescribed in Government of Maharashtra Order No. Mudrank Mudrank-2017/CR.97/M-1, dated the 09th January 2018,dated 31/12/2004. . <b>IMPORTANT NOTICE:</b> 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 Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". <b>Disclaimer:</b> The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis..</p>					
<b>Branch : LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600</b>					
<b>Goods and Service Tax Registration No: 27AABCL5045N1Z8</b>				<b>HSN Code</b>	997134
				For HDFC ERGO General Insurance Company Ltd	
		 Duly Constituted Attorney			
Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.					

 2319100770766101000 MS HARIKA MARGAM DHARMARAM NA 3-99 DHARMARAM . KARIM NAGAR - 505331 TELANGANA - Tel. 9491010888	<b>Vehicle Details</b>		<b>Proposal Details</b>	
	Make	MARUTI	Proposal No.	2319100770766101000
	Model	VITARA BREZZA-LDI(O)(1248 CC)	Period of Insurance	From 13 Jun, 2021 00:01 hrs To 12 Jun, 2022 Midnight
	Registration No	TS-21-A-0999	Issuance Date	12 Jun 2021
	RTO	JAGTIAL	Invoice No.	100770766101000
	Chassis No.	MA3NYFB1SHC216577		
	Cubic Capacity	1248 Seats 5		
	Year of Manufacture	2017 Body Type SUV		
	Engine No.	D13A5416253		
Payment Details : 1122106472167 , Date: 12/06/2021, Bank Name:BizDirect				
Email ID : suryamadhavika@gmail.com GSTIN No :				

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
0	0	0	0	0	0

Premium Details (₹)	
<b>Liability Premium</b>	(₹)
Basic Third Party Liability:	3221
PA Cover for Owner Driver of 1500000 ( CPA Cover Policy Period From Date 13/06/2021 To Date 12/06/2022 )	325
<b>Net Liability Premium</b>	3546
Integrated Tax 18%	638
<b>Total Premium</b>	4184

<b>Geographical Area</b>	India
<b>Previous Policy No.</b>	2319100770766100000
<b>Valid</b>	11/04/2020 to 10/04/2021 of HDFC ERGO GENERAL INSURANCE CO.LTD.
<b>NCB</b>	0%
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.	
<b>Nominee for Owner driver</b>	Prathap Margam Spouse
<b>Appointee</b>	
<b>Hypothecated(IMT-7) with: NA</b>	

<b>Anti rebate clause</b>
<p><b>Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :</b> 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.</p> <p>2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..</p>

<b>Terms and Conditions</b>
<p>I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&amp;C:</p> <p>1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.</p> <p>2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.</p> <p>3) I understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any.</p> <p>HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer</p> <p><b>The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.</b></p> <p>If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &amp;/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then <b>Claim will be paid proportionately.</b></p> <p>4) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.</p> <p>5) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.</p> <p><b>GSTIN :-</b> Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.</p> <p>6) I / we declare and confirm having a valid PUC.</p> <p>7) I understand the Proposal No. 2319100770766101000 is issued to me basis on above information.</p> <p><b>Transcript Declaration :</b> In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.</p>