



Cholamandalam MS General Insurance Company Limited  
Registered Office: 2nd Floor "DARE HOUSE", 2, N.S.C. Bose Road, Chennai - 600 001.  
Toll free: 1800 208 5544, T: +91(0) 44 4044 5400, F: +91(0) 44 4044 5550  
E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); website: [cholainsurance.com](http://cholainsurance.com)  
IRDAI Regn. No.123 | PAN AABCC6633K | CIN: U66030TN2001PLC047977



## Motor Private Car Package Policy Schedule cum Certificate of Insurance

[UIN:IRDAN123RP0001V03100001]

Policy Cum Certificate Number:3362/02405675/000/00				Period of Insurance: From 15/10/2022 00:00 to 14/10/2023 23:59			
Name & Communication Address: Mr. Rishabh Sood,803 SAKET GRIHAPRAVESH NOIDA SECTOR 77  NOIDA UTTAR PRADESH, 201304				Registration Address: 803 SAKET GRIHAPRAVESH NOIDA SECTOR 77 KRPURAM 201304			
Mobile: 9582394818		Landline:		Mail:Rishabh.citm@gmail.com			
Customer ID : 497864925							
PAN No:		GSTIN:					
EIA No:				Geographical Area: India			
Business / Profession:							
PARTICULARS OF VEHICLE INSURED							
Date of Registration	05/08/2015	Place of Registration	KRPURAM	Registration Number	KA53MC5013		
Make	HYUNDAI	Model / Variant	I 10 1.1 SPORTZ				
Year of Mfg	2015	Type of Body		Fuel Used	Petrol		
Cubic Capacity	1086	Engine No	G4HGF901162	Chassis No	MALAM51BLFM642819F		
Licensed passenger Carrying Capacity	4	Driver	1	Cleaner	-		
Conductor	-	K.Watt	0	Total Seating Capacity Including Driver	5		
IDV (Insured's Declared Value)							
Value of Chassis (Rs)	0.00	Value of Body (Rs)	0.00	For Trailer	0.00		
For Vehicle (Rs.)	1,39,951.00	Non-Electrical Accessories (Rs.) (Rs)	0.00	Electrical/Electronic Accessories (Rs.)	0.00		
Value of CNG/LPG Kit (Rs.)	0.00	Total Value (Rs.)	1,39,951.00	Contract number			
Premium							
A. OWN DAMAGE							
	Sum insured (Rs.)	IMT	Premium(Rs)				
Basic OD	1,39,951.00		4,825.00				
Electrical or Electronic Accessories	0.00	24	0.00				
Non Electrical or Electronic Accessories	0.00		0.00				
CNG Kit-OD	0.00	25	0.00				
TOTAL			4,825.00				
Geographical Extension-OD			0.00				
Sub Total:(additions)			4,825.00				
Less:							
Anti - Theft Device-OD		10	0.00				
Voluntary Excess		22(a)	0.00				
Bonus Discount(20%)			965.00				
Sub Total:(discounts)			965.00				
Total		Total	3,860.00				
Own Damage Premium			3,860.00				
Experience Based Discount (85%)			3,281.00				
TOTAL (A)			579.00				
D. ADD-ON COVERS(BENEFITS)	Benefit No	Option No.	Premium(Rs)				
TOTAL ADD-ON-COVERS PREMIUM(D)			0.00				
				B. LIABILITY			
				Sum Insured	No.of Person	IMT	Premium(Rs)
				Basic TP			3,416.00
				CNG Kit-TP		25	0.00
				Paid Driver Cover		28	0.00
				TOTAL			3,416.00
				Geographical Extension- TP		1	0.00
				TOTAL PREMIUM(B)			3,416.00
C. PERSONAL ACCIDENT COVERS							
				PA for owner driver			0.00
				Unnamed PA cover		16	0.00
				TOTAL PREMIUM(C)			0.00
				TOTAL (A+B+C+D)			3,995.00
				TOTAL CONSIDERATION			3,995.00
				CGST(9%)(Rs.)			0.00
				SGST(9%)(Rs.)			0.00
				KERALA CESS(1%)			
				IGST(18%)(Rs.)			719.00
				TOTAL AMOUNT COLLECTED			4,714.00

Refer our website for Policy Wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list.

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Disclaimer: The Company may contact you for matters related to your policy or to provide details of products & services offered. To opt out from the facility, please register under Do Not Call section on our website.



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[UIN:IRDAN123RP0001V03100001]

<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>DRIVER CLAUSE:</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> U: 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 as amended from time to time. Under Section II - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 P.A. Cover under Section III for Owner-Driver(CSI)- Rs.15,00,000.00 <b>Deduction Under Section 1:</b> Rs. 1000 <b>Additional compulsory deductibles under Section 1</b> Rs.0 <b>Additional Imposed deductibles under Section 1</b> Rs.0 Subject to I.M.T. Endt. Nos. and Memorandum : Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception. Date and Signature of the proposal 14/ 10/ 2022						
Warranties: Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy. Coverage under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception. This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. Notwithstanding anything contained in the policy, it is warranted that Maximum Liability of the company under Nil Dep cover shall not exceed 2 claims during the Policy Period. As per GR36 A, PA for Owner-driver refers to the Owner of the Insured Vehicle holding an effective driving license						
Sl.No.	Name of the Nominee	Relationship	Age of the Nominee	%age of share	Name of the Guardian	Guardian relationship with Nominee
1	Deepika	Spouse	31	100		
No Claim Bonus is applicable at the end of the policy period						
Grievance Clause: For any grievance or query please call 1800-208-5544 or write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> . Please contact Chief Grievance Officer of the insurance company at <a href="mailto:GRO@cholams.murugappa.com">GRO@cholams.murugappa.com</a> in case of unsatisfied response. If you are still unsatisfied you may, subject to vested jurisdiction, approach Insurance Ombudsman for redressal whose details are available at IRDAI website <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or GI council website <a href="http://www.gicouncil.in">www.gicouncil.in</a>						
For Claims, please contact 1800-208-5544 or mail to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> or visit our website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a>						
NOTE: The Policy Schedule CUM Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.						
Financier Name & Address:						
Intermediary Name: Policybazaar Insurance Brokers Private Limited Code: 2009936529320001 Contact No: 1800-258-5970						
For Cholamandalam MS General Insurance Company Limited						
Place: CHENNAI Date: 14/ 10/ 2022 Duly Constituted Attorney(s)						
Business Location : Chennai Head Office, 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001						
GST Invoice No.: 3362/02405675/000/00   GSTIN: 33AABCC6633K1ZQ   SAC Code: 997134   SAC Description: Motor Vehicle Insurance Services						
Consolidated Stamp Duty Paid Vide G.O Rt No.426, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 21/12/2020						
I/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 the Motor Vehicles Act, 1988 as amended from time to time.						
<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 as amended from time to time, 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. GST - 1. Whether tax is payable under reverse charge basis - No. 2. In compliance with the provisions of Sub Rule (2) of Rule 54 of CGST Rules, 2017 along with relevant Notifications, this policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required. 3. As per Notification No. 13/2020-CT dated 21-Mar-2020, Chola MS, being a General Insurance Company, are exempt from E-Invoicing provisions of GST laws.						

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