

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## Motor Insurance - Private Car Comprehensive Policy



Take it easy!

|  |                        |   |   |   |           |
|--|------------------------|---|---|---|-----------|
| <br>2311100229243401000<br>MS SANCHAREE DAS<br>FLAT NUMBER 205A MAHAVEER WILLET, KUMBENA AGRAHARA<br>FLAT NUMBER 205A MAHAVEER WILLET, KUMBENA AGRAHARA<br>FLAT NUMBER 205A MAHAVEER WILLET, KUMBENA AGRAHARA<br>BENGALURU<br>KARNATAKA - 560067 Tel. 9739000376   |                        | <b>Vehicle Details</b>  |   | <b>Policy Details</b>                   |           |
|  |                        | Make VOLKSWAGEN<br>Model -POLO - 1.2L HIGHLINE (P)<br>Registration No KA-03-MW-5618<br>RTO BENGALURU<br>Chassis No. MEXF1560XFT108653<br>Cubic Capacity 1198 Seats 5<br>Year of Manufacture 2015 Body Type HATCHBACK<br>Engine No. CJL097181<br>Email ID amitbhaumik84@gmail.com            | Policy No. 2311 1002 2924 3401 000<br>Period of Insurance From 03 Sep, 2018 00:01 hrs To 02 Sep, 2019 Midnight<br>Issuance Date 25 Aug 2018<br>Invoice No. 100229243401000<br>PAN No. : |   |           |
| <b>Insured's Declared Value (IDV) (₹)</b>  |                        |   |   |   |           |
| Vehicle  | Electrical Accessories | Non Electrical Accessories  | CNG/LPG Kit   | Trailer                                 | Total IDV |
| 458,000  | 0                      | 0   | 0   | 0                                       | 458,000   |
| <b>Premium Details (₹)</b>   |                        |   |   |   |           |
| <b>Own Damage Premium(a)</b><br>Basic Own Damage: 9023<br>Total Basic Premium 9023<br>Less: No Claim Bonus 1805<br>Total - Less 1805<br>Add on Coverages<br>Zero Depreciation 1832<br>Emergency Assistance 50<br>Total - Add on 1882<br>Net Own Damage Premium (a) 9100  |                        | <b>Liability Premium(b)</b><br>Basic Third Party Liability: 2863<br>PA Cover for Owner Driver of ₹ 200000 100<br>PA Cover for Paid Driver of ₹ 200000 (IMT-17) 100<br>Net Liability Premium (b) 3063<br>Total Package Premium (a+b) 12163<br>Integrated Tax 18% 2189<br>Total Premium 14352 |   |   |           |
| <b>Geographical Area</b> India ,   |                        | <b>Compulsory Deductible (IMT-22)</b> 1,000   |   | <b>Voluntary Deductible (IMT-22A)</b> 0 |           |
| <b>Payment Details</b>   |                        |   |   |   |           |
| <b>Cheque / DD / Fund Transfer No.</b> Fund Transfer No. MR1808781189  |                        | <b>Dated :</b> 25/08/2018   |   | <b>Drawn on</b> BizDirect               |           |
| <b>Nominee for Owner driver</b> AMIT KUMAR BHAUMIK , Spouse  |                        | <b>Appointee</b>  |   |   |           |
| Hypothecated(IMT-7) with: VOLKSWAGEN FINANCE PVT LTD   |                        |   |   |   |           |
| <b>Named Persons &amp; Nominee(IMT -15)</b>  |                        |   |   |   |           |
| <b>List of Endorsements</b>  |                        |   |   |   |           |
| Endt NO  | Description            | Effective Date  | End Date  | Premium                                 |           |
| <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- ₹ 750000 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.  |                        |   |   |   |           |
| 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/90/2018/2914-15/18 dated 25-07-2018 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1,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. |                        |   |   |   |           |
| Branch :LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600  |                        |   |   |   |           |
| Goods and Service Tax Registration No: 27AABCL5045N1Z8   |                        |   |   | <b>HSN Code</b> 9971                    |           |
|   |                        | Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD Agent Code : For HDFC ERGO General Insurance Company Ltd<br>201714906552 Contact No : 2088787  |   |   |           |
| Scan for Instant Policy Info   |                        | <br>Duly Constituted Attorney  |   |   |           |

## Frequently Asked Question's (FAQ's) - Motor Insurance

## WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

**Loss or Damage to the Insured Vehicle caused due to:**

- a. Fire, explosion, self ignition or lightning.
- b. Burglary, housebreaking or theft
- c. All act of God perils like earthquake, flood, cyclone etc
- d. Accidental external means, terrorism, riot and strike

**Liability to Third Parties:**

Provides cover for any legal liability arising out of the use of the vehicle for

- a. Accidental death / injury to any third party
- b. Any damage to property owned by third party

**Personal Accident Cover:**

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

## WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

## TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

To place your request for Transfer of Insurance, visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

## WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

To place your request for any "Changes in Policy", visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

## CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a. Duly filled and signed claim form & discharge voucher ( after loss settlement )
- b. Original Registration Certificate (RC)
- c. Original Policy Copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- f. No trace report confirming that the stolen vehicle is not traceable
- g. Original NOC from financier incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- i. Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- j. RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- l. Deed of subrogation cum indemnity on judicial stamp paper

**Disclaimer:** Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

## HOW DO I FILE A CLAIM?

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- Mobile App: Simply download HDFC ERGO Mobile App - Insurance Portfolio Organizer from Play Store. Link your policy by providing few simple details and register a claim.
- Call Toll Free 1800 2700 700 (Accessible from India only) and provide your policy number for reference and register a claim

**Please keep the following details handy while intimating a claim**

- a. Policy Number
- b. Registration Details / RC Copy
- c. Drivers details at the time of accident including driving License Number
- d. FIR on a case to case basis
- e. Repair estimate

## WHAT IS THE CLAIM PROCESS?

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
3. If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.

CLAIMS DOCUMENTS -  
FOR ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- c. Driving license of the person driving at the time of the accident
- d. Policy Copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than ₹1 lakh (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financier incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnama is required for TP injury / death / property damage
- j. Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy in 'Used Car' cases

**Additional documents required for commercial vehicles:**

- a. Spot survey    b. Load challan    c. Fitness certificate    d. Route permit

## WHAT IS NCB?

**NO CLAIM BONUS (NCB):**

NCB is provided for every claim free year basis the slab as provided by Tariff.

**How can I get No Claim Bonus Reserving Letter?**

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

## HOW DO I RENEW MY POLICY?

- a. Visit [www.hdfcergo.com](http://www.hdfcergo.com) to renew instantly online
- c. Visit our nearest branch / your agent
- d. Send a copy of the renewal notice along with premium cheque to our branch office / Corporate office
- b. SMS "RENEW <POLICY NO>" to 9999 700700

## HOW TO CONTACT US?

Visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com) and avail host of services online which is easy, instant & convenient

## Convenience at your fingertips

On the Customer Support section of our website, you can:



Get Policy Copy/  
80D Tax Certificate



Make Changes  
on Policy



Track Claim  
Status



Update Contact  
Details