

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule - Endorsed Copy

## POS - Motor Insurance - Two Wheeler Policy - 5 Years



2312202836850500001

Mr CHANDA PASHA S/O AKBAR SAB LINGARAJ CAMP 9TH WARD GANGAVATHI TQ-GANGAVATHI, DIST-KOPPAL KOPPAL KARNATAKA - 583227, Tel.	Vehicle Details		Policy Details	
	Make	TVS	Policy No.	2312 2028 3685 0500 001
	Model - Variant	JUPITER-GRANDE 5G STARLIGHT BLUE	Period of Insurance	From 21 Jun, 2019 15:18 hrs To 20 Jun, 2024 Midnight
	Registration No	KA-37-EH-3395	Issuance Date	30/01/2020
	Engine No.	DG4DK1301813	Invoice No.	
	Chassis No.	MD626EG43K1D05630	Customer Id	101855568202
	Cubic Capacity/Watts	110 Seats(Incl. of side car) 2		
	Year of Manufacture	2019 Body Type OPEN		
	RTO	KOPPAL		
Email ID : abc@abc.com				

Insured's Declared Value (IDV) (₹)							
Policy Year	Policy Period	For the Vehicle	Side Car	Non Electrical Acc.	Electrical Acc.	CNG/LPG Kit	Total IDV
Year 1	From 21/06/2019 To 20/06/2020	57512	0	0	0	0	57512

Own Damage Policy Period				Liability Policy Period			
From Date & Time	21/06/2019 15:18 hrs	To Date & Time	20/06/2020 Midnight	From Date & Time	21/06/2019 15:18 hrs	To Date & Time	20/06/2024 Midnight

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage	966	Basic Third Party Liability	3285
Total Basic Premium	966	PA Cover for Owner Driver of 1500000 (Applicable for 1 year)	375
		Sub Total - Addition	3660
		Net Liability Premium (b)	3660
		Total Package Premium (a+b)	4626
		Tax as Applicable	833
		Total Premium	5459
Net Own Damage Premium (a)	966		

Geographical Area	India	Compulsory Deductible (IMT-22)	100	Voluntary Deductible (IMT-22A)	0
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Nominee for Owner driver	JUBEDA BEGUM Mother	Appointee	
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Endt No.	List of Endorsements Description	Effective Date	End Date	Premium
001	Change in Reg No.	21/06/2019	20/06/2020	

**LIMITATIONS AS TO USE:** 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. **Persons or Class of Persons entitled to drive:** 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 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): ₹ 1500000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.  
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/293/2020/385/2020 dated 24/01/2020 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018". GST Registration No: 29AABCL5045N1Z4. **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 Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY." **Disclaimer:** 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.

Branch :1st floor, nkb plaza, infantry road, bellary karnataka bellary

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

GST Registration No: 29AABCL5045N1Z4	HSN Code	997134
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For HDFC ERGO General Insurance Company Ltd



*Ragottra*

Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

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

Take it easy!

## 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 &amp; 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 CertificateMake Changes  
on PolicyTrack Claim  
StatusUpdate Contact  
Details