

## CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Phone No :080-22536163/164/165, Fax No:080-22867575,E-mail: mtb-kgid@karnataka.gov.in

Certificate No:

Policy No:

Policy Type:

Challan No:

Date:

Name and Address of Insured

Own Damage Cover

Premium Paid Rs.

Risk From:

To Midnight On:

Liability Only Cover

Risk From:

To Midnight On:

Registration No

Make

Year of Manufacture

C.C

GVW(IN Kgs)

Seating Capacity

Engine No:

Chassis No:

Zone:

Insured's Declare Value

Side car / Trailer

Non-Electrical Accessories

Electrical Accessories

Rs

Rs

Rs

Rs

CNG Unit/LPG Unit

Depreciation

Present Vehicle Value

Rs

Rs

## SCHEDULE OF PREMIUM

## A: OWN DAMAGE

Basic Premium

Rs

Add  % on IDV

Rs

Sub Total

Rs

O.D.Premium

Rs

GVW Extra Amount

Rs

Less Govt Rebate  %

Rs

Sub Total

Rs

Add :

(a)Electrical Accessories  %

Rs

(b) LPG Kit Amount  %

Rs

(c) Imported Vehicles  %

Rs

(d) Fibre Glass Fuel tank

Rs

(e) Driving Institution  %

Rs

(f) Others  %

Rs

Sub Total

Rs

Less :

(a) Automobile Assn  %

Rs

(b) Handicapped  %

Rs

(c) Anti Theft Device  %

Rs

Sub Total

Rs

Add Malus:  %

Rs

Less NCB:  %

Rs

Others  %

Rs

Total

Rs

Total of A

Rs

## B: LIABILITY TO PUBLIC RISK

Liability to Public Risk

Rs

Less Govt Rebate  %

Rs

Sub Total

Rs

Add

(a) Driving Institution  %

Rs

(b) LPG Kit Amount

Rs

Sub Total

Rs

Add

(a) Driver's Risk

Rs

(b) Pillion Rider's Risk

Rs

(c) Passenger's Risk

Rs

(d) Cleaner's Risk

Rs

(e) Coolie's Risk

Rs

Add Malus  %

Rs

Total

Rs

Total of B

Rs

Total of A and B Rs		Previous Year's Difference Rs	
		Current Year's Difference Rs	

Premium Rs		SGST (9% of premium)Rs		CGST (9% of premium)Rs		
					Total current Receipt Rs	

Subject to Endorsements:		Total Amount Paid : Rs	
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Subject to Endorsements:  
Persons or classes of persons entitled to drive : See overleaf :  
Limitations as to use : See overleaf

Limit of Liability: Such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. It is certified that the policy to which this certificate relates as well as this certificate of Insurance is issued in accordance with the provisions of chapter X and Chapter XI of motor vehicle Act,1988.

Comparer's Signature

For Director  
KGID,Bengaluru

## KARNATAKA GOVERNMENT INSURANCE DEPARTMENT, BENGALURU

### PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE:

Any person including the insured provided that the person driving holds an effective and valid 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 and valid learner's license to drive that category of vehicle insured hereunder may also drive the vehicle and that the person satisfied the requirements of Rule-3 of Motor Vehicle. Rules.1989

### LIMITATION AS TO USE (CAR/JEEP/MOTOR CYCLE/SCOOTER)

(A)Govt. and Govt. undertaking	Official purpose only
(B)MCA cases	use only for social, domestic and pleasure purposes & for insured's own business.
Common to (a)&(b)	The policy does not cover the use for hire or reward or for organized racing pace making reliability trails, speed testing, the carriage goods (Other than samples) in connection with any trade or business or use for any purpose in connection with Motor Trade.

### LIMITATIONS AS TO USE (GOODS CARRYING VEHICLE)

Use only for carriage of goods within the meaning of the Motor Vehicles Act 1988, and for official purpose only.

#### The policy does not cover:

- 1) Use for organised racing, pace making, reliability, trail or speed testing.
- 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- 3) Use for carrying passengers in the vehicle except employees (other than driver) not exceeding six in number coming under the purview of workmen's compensation Act, 1923.

### LIMITATION AS TO USE (PASSENGER CARRYING VEHICLE)

Use only for carriage of passengers in accordance with the permits (contract carriage or stage carriage) issued within the meaning of the Motor Vehicle Act, 1988 and for official purpose only.

#### The policy does not cover:

- 1) Use for organised racing, pace making, reliability, trail speed testing.
- 2) Use whilst drawing a trailer except towing (other than for reward) of any one disabled mechanically propelled vehicle