

Name : **SHAKIR .**

Address : PINANGWAN TEHSEEL PUNHANA,
DHANA(138), MEWAT, HARYANA-1
GURGAON - 122508
GURGAON
HARYANA
INDIA

Date : 23/05/2023

Your Policy Details :

Policy Number : 0164193010 00 00

Policy Period : From 24/05/2023 to. Midnight
Of 23/05/2024

Premium Paid : ₹ 20286

Dear SHAKIR ,

Welcome to Tata AIG General Insurance Company Limited family & we thank you for choosing our policy for your motor vehicle insurance.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You are requested to visit our website www.tataaiginsurance.in for policy wording.

Your policy has been issued based on the information and declaration provided by you. No Claim Bonus (NCB) if shown on your policy schedule has been allowed as you had not reported any claim in the previous policy.

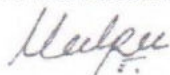
Kindly go through the enclosed information/declaration provided by you and in case your policy shows No Claim Bonus, for which you are not entitled as explained above or any other error/discrepancy then we request you to get in touch with us within 15 days of receipt of the policy for correction otherwise all particulars will be deemed to be correct.

You may also reach us at our 24*7 helpline 1800 266 7780 for providing any information or in case you desire to have a printed copy of policy wording.

We assure you of our best services at all times. Happy driving!

Sincerely,

For Tata AIG General Insurance Company LTD.



Authorized Signatory



CALL US

24X7 Toll Free

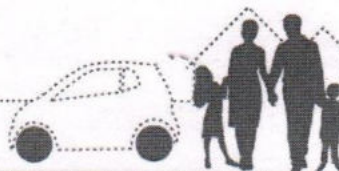
Call us on 1-800-266-7780



WRITE TO US

Tata AIG General Insurance Company Limited
A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.

Claims Registration
SMS 'CLAIMS' to 5616181 or
e-mail: general.claims@tata-aig.com



Original Seen And Verified

Verifier's Signature 

Employee Code 93037

Date: 25/05/23

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent/Broker/Producer Name: ACE INSURANCE BROKERS PVT LTD

Agent/Broker License Code: 246; Agent/Broker Contact No.: 1123352628

Certificate & Policy No.:	0164193010 00 00	Policy Type:	Auto Secure - Commercial Vehicle Package Policy
Period of Insurance:	From 20:00 Hrs on 24/05/2023	Date of Expiry	To midnight of 23/05/2024
Insured Name & Address:		Premium (Incl. of all tax/cess)	₹ 20286
SHAKIR . PINANGWAN TEHSEEL PUNHANA, DHANA(138), MEWAT, HARYANA-1 GURGAON - 122508 GURGAON HARYANA INDIA		Insured Business/Profession:	OTHER
Place of supply -HARYANA State code -06		Geographical Area:	India
		Registration Authority:	MEWAT NUH
		HPA / Hyp / Lease to:	SHRIRAM TRANSPORT FIN CO.LTD

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
HR 74 B 0603	MARUTI SWIFT DZIRE - TOUR S	SALOON	2018		1197	Taxi	K12MN2286061	MA3EJKD1S00B82026

IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)
320,000.00	0.00	15,000.00	Electrical	Non-Electrical		5	335,000.00
			0.00	0.00	0.00		

A. OWN DAMAGE

SCHEDULE OF PREMIUM

B. LIABILITY

Premium on Vehicle and non electrical accessories	₹ 2,144.64	Basic	₹ 11,852.00
Add : CNG Kit (IMT 25)	₹ 600.00	Add : Compulsory PA Cover for Owner-Driver ₹1500000	₹ 375.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 2,744.64	Add : Legal Liability to paid driver as per (IMT 28)	₹ 50.00
Add: Depreciation reimbursement (TA 01)	₹ 2,110.50	Add : CNG Kit	₹ 60.00
C. TOTAL ADD ON PREMIUM	₹ 2,110.50	B. TOTAL LIABILITY PREMIUM	₹ 12,337.00
		COMPREHENSIVE PREMIUM(A+B+C)	₹ 17,192.14
		NET PREMIUM	₹ 17,192.00
		UGST/SGST @9 %	₹ 1,547.00
		CGST @9 %	₹ 1,547.00
		TOTAL PREMIUM	₹ 20,286.00

Drivers Clause: Persons or classes 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to Use: The Policy covers use only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage falling under sub section (3) of section 66 of the Motor Vehicle Act 1988. The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whilst drawing a trailer except the towing (other than for reward of any one disabled Mechanically propelled vehicle

Limits of Liability: Under Section II-1 (i) of policy (Death of or bodily injury): Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.

Under Section II-1 (ii) of policy (Third Party Property Damage): ₹ 750,000.00

Under Section III : PA to Owner Driver CSI: ₹ 1500000 /-

Nominee:Hansira Relationship:Wife

Number of claims covered under Depreciation Reimbursement Cover :2

This policy does not cover pre-existing damages as per Inspection photographs and Report

Deductible Under Section - I : ₹ 500.00 - (Compulsory Deductible : ₹ 500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

* Deductible under 'Depreciation Reimbursement' add-on cover: 0

No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Subject to: A) IMT Endorsement No.: 07,22,25,28,40

B) TATA AIG Auto Secure endorsement No.(TA): 01, 06

GSTIN : 06AABCT3518Q120 - HARYANA Service Accounting Code : 997134

Policy Servicing Office : UNITECH CYBER PARK, TOWER-C,, UNIT NOS - 604,605, 606, 607,,GURGAON,HARYANA,GURGAON-122001, Tel No:91-91-7400412169

IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'.

Note: This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaiginsurance.in for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No.

Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

Original Seen And Verified

Verifier's Signature

Employee Code 93627

Date: 28/05/23