

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule - Endorsed Copy

PRIVATE CAR COMPREHENSIVE POLICY



MR SAKEEL . H N 11, NANGLA KANPUR GULAWAD, PALWAL, FARIDABAD HARYANA - 121107 Tel. 9416242860		Vehicle Details				Policy Details	
		Make	HYUNDAI		Policy No.	2302 1013 1992 3800 002	
		Model	CRETA-1.6 SX Diesel		Period of Insurance	From 24 Dec, 2022 00:01 hrs To 23 Dec, 2023 23:59	
		Registration No	HR-50-G-9090		Issuance Date	14/06/2023	
		RTO	HODAL		Invoice No.	101319923800002	
		Chassis No.	MALC381ULJM502079		Customer Id	100832290488	
		Cubic Capacity /Watts	1582	Seats 5	EIA No.	Not provided	
		Year of Manufacture	2019	Body Type SUV			
		Engine No.	D4FBJM703935				
		Odometer reading:					
		Email ID :	skmittal.hodal5@gmail.com				
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 24/12/2022 To 23/12/2023	852327	0	0	0	0	852327
Own Damage Policy Period				Liability Policy Period			
From Date & Time	24/12/2022 00:01 hrs	To Date & Time	23/12/2023 Midnight	From Date & Time	24/12/2022 00:01 hrs	To Date & Time	23/12/2023 Midnight
Premium Details (₹)							
Own Damage Premium(a)		Liability Premium(b)					
Basic Own Damage		8779		Basic Third Party Liability		7897	
Total Basic Premium		8779		LL to Paid Driver (IMT-28)		50	
Add on Coverages				PA Cover for Owner Driver of 1500000		325	
Zero Depreciation (IRDAN125A0021V01201415)		6819		Net Liability Premium (b)		8272	
Cost of Consumables (IRDAN125A0003V01201213)		1278		Total Package Premium (a+b)		25247	
Emergency Assistance Wider (IRDAN125A0016V01201314)		99		Tax as Applicable		4544	
Total - Add on		8196		Total Premium		29791	
Net Own Damage Premium (a)		16975					
Geographical Area	India		Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0	
Previous Policy No.	PO1221221530287		Valid	24/12/2021 to 23/12/2022 of SBI General Insurance Company Ltd.		NCB	0%
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.							
Nominee for Owner driver		Mr Jasmal, Father		Appointee			
Hypothecated(IMT-7) with: SHRIRAM TRANSPORT FINANCE COMPANY LIMITED							
Endorsement Premium Details (₹)							
Premium Amount : 0	CGST 9% : 0	SGST 9% : 0	IGST 18% : 0	Kerala Cess 1% : 0	Total Tax : 0	Total Premium : 0	
Endt NO	List of Endorsements Description				Effective Date	Premium	
001	Transfer of Insurance (RC Transferred case(Smart card RC book))				13/06/2023	0	
002	Addition of Hypothecation Hire Purchase Lease Agreement				14/06/2023	0	
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 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- ₹ 750000 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 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 Rs. 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/547/2022/5450/22 dated 22/12/2022 as prescribed in Government of Maharashtra Order No. Mudrank 2 2017/CR.97/M-1, dated the 09th January 2018. I / We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule. 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. GST for this invoice is not payable under reverse charge basis.							
Branch : leela business park, 6th flr, andheri - kurla rd, mumbai							
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.							
Goods & Services Tax Registration No: 27AABCL5045N1Z8					HSN Code	997134	