

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

Agent/Broker/Producer Name: ROYAL INSURANCE BROKING (INDIA) PRIVATE LIMITED

Agent/Broker License Code: 213; Agent/Broker Contact No.: 9910401616

Certificate & Policy No.:	0151448931 00	Policy Type:	Auto Secure - Private Car Package Policy
Period of Insurance:	From 00:00 Hrs on 05/10/2015	Date of Expiry	To midnight of 04/10/2016
Insured Name & Address:		Premium (Incl. S. Tax)	₹ 6,965.00
MRS SHARMISTHA DEB PURKAYASTHA 232 ABHINAV APPTT VASUNDHRA ENCLAVE DELHI - 110091 DELHI		Occupation:	SERVICE
		Geographical Area:	India
		Registration Authority:	Delhi East: Anand Vihar
		HPA / Hyp / Lease to:	BANK OF BARODA

Registration No.	Make & Model	Engine No.	Chassis No.	CC	Mfg. Year	Body Type	Seating Capacity
DL 07C K 6156	MARUTI WAGON R - VXi BS IV	1291800	164397	998	2010	SALOON	5
IDV of Vehicle (₹)	IDV of Side Car (₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		Total Insured Declared Values(IDV) - (₹)		
242,100.00	0.00	0.00	Electrical	Non-Electrical	242,100.00		
			0.00	0.00			

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 4,542.28	Basic	₹ 1,468.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 4,542.28	Add: Compulsory PA Cover for Owner-Driver ₹2,00,000	₹ 100.00
C. TOTAL ADD ON PREMIUM	₹ 0.00	B. TOTAL LIABILITY PREMIUM	₹ 1,568.00
		COMPREHENSIVE PREMIUM(A+B+C)	₹ 6,110.28
		NET PREMIUM	₹ 6,110.00
		Add : 14% Service Tax	₹ 855.00
		TOTAL PREMIUM	₹ 6,965.00

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 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

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): ₹ 7,50,000.00

Under Section III : PA to Owner Driver CSI: ₹ 200,000.00

Nominee: KISHOLOY DEB PURKAYASTHA **Age:** 54 **Relationship:** Partner

Deductible Under Section - I : ₹ 1,000.00 - (Compulsory Deductible : ₹ 1,000, Voluntary Deductible: ₹ 0, Imposed Excess: ₹ 0) **Franchisee:** ₹

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

B. TATA AIG Auto Secure endorsement No.(TA): 08

Service Tax Registration No : AABCT3518QST004

Stamp Duty ₹0.25 paid vide **Challan No:** dated

Policy Servicing Office : North, Lotus Towers, 1st Floor, Community Centre, New Friends Colony, New Delhi - 110 025, Tel No:011-66563600, Fax No:011-26930506

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, the attached Policy 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.



Atri Chakraborty
National Head - Operations & Systems