



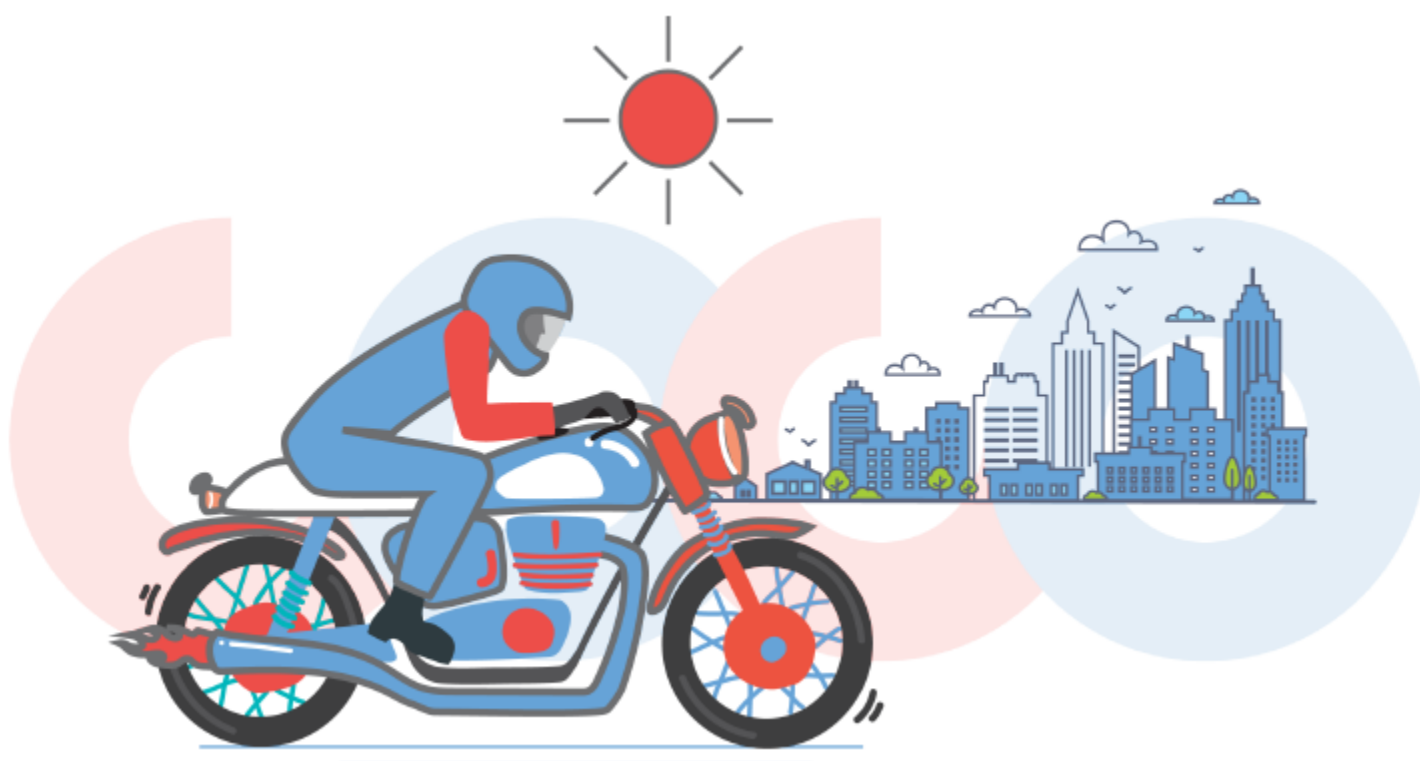
By **DHFL** General Insurance

Care more. Have more

# LIABILITY ONLY POLICY – TWO WHEELER

Today's a good day to know more about the insurance you've just bought! You've made the right choice because you care about your two wheeler.

**So buckle up & let's begin!**



UIN No.: IRDAN155RP0002VO1201718  
**DHFL General Insurance Limited**

IRDAI Registration Number: 155 GSTIN: 27AAFCD7985H1Z4

Registered & Corporate Office: 402,403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai – 400099. Maharashtra

Toll-Free No: 1800-123-0004 Web: [www.dhflinsurance.com](http://www.dhflinsurance.com) Email: [mycare@dhflinsurance.com](mailto:mycare@dhflinsurance.com)

COCO (by DHFL General Insurance) is the Trademark used by DHFL General Insurance for its digital platform.

**Dear JASVIRSINGH JAGDEV**

We're super excited and really honoured to welcome you to the COCO World by DHFL General Insurance. The fact that you had a choice, and you selected us, makes us want to go that extra mile to keep you protected.

We're here to demystify insurance and get right down to telling you about your policy. Valuing your time, we have crafted this policy document in a compact form.

We are delighted to enclose your **LIABILITY ONLY POLICY – TWO WHEELER Policy/Certificate**.

This policy is a contract between you and us. Your coverages are clearly shown here. Please make sure to read these papers carefully, It's always nice to be aware of what the coverages and exclusions are. If you need any support from us, drop us a note at [mycare@dhflinsurance.com](mailto:mycare@dhflinsurance.com). We will ensure a quick clarification for your queries.

To know more about us, visit our website **[www.dhflinsurance.com](http://www.dhflinsurance.com)**

Or if you feel like a little human interaction, you can contact us on our **Toll-free Helpline 1800 123 0004** (anytime between 8am to 8pm). We will answer all your clarifications on policy benefits, terms and conditions, coverages and exclusions.

Thank you once again for choosing us. You're awesome!

Warm regards



**Vijay Sinha**

Managing Director & CEO



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## LIABILITY ONLY POLICY – TWO WHEELER

### Policy Schedule and Certificate Of Insurance

Insured Name and Address:

**JASVIRSINGH JAGDEV**

house no 2250 carriamoddi behind football  
groundcurchorem, Quepem-403706, Goa

Policy No: 20700015916/00/000000/0

Period of Insurance: 00:00 Hrs on 16-04-2019 to  
Midnight on 15-04-2020

UIN No: IRDAN155RP0002VO1201718

Policy Issuance Date: 02/03/2019

Insurance Agent/Intermediary Name

Direct Digital

Contact Number

18001230004

#### What we Know about Your Two wheeler

Registration No.	MH14BV2160	Place of Registration	MH-14
Make/Model/Variant	BAJAJ/PULSAR/150 DTSI ELECTRIC START	Cubic Capacity/HP/GVW	150
Engine No.	DHGBSC66826	Seating Capacity incl Driver	2
Chassis No.	MD2DHDHZZSCC71233	Geographical Area	India
Year of Manufacture	2009	HPA/HYP/LEASE	
Public Carrier/Private Carrier	NA	Name of Registration Authority	Pimpri-Chichwad
Type of Body		Net Premium (excl. Tax)	₹ 720.00

#### How we calculated your premium

Basic Premium including Premium for TPPD Vehicle	₹ 720.00
CNG/LPG Engine or Bi-fuel Kit	
Total	₹ 720.00
Add:	
a) PA for Owner-Driver	
b) PA for Paid Drivers, Cleaners & Conductors (IMT Endt. No 17)	
c) PA Cover for Named Occupants (IMT-15)	
d) PA Cover for Unnamed Occupants (Passengers/Hirer/Pillion Passengers) (IMT-16)	
e) Additional Liability to Employees (IMT-28)	
f) Additional Liability to Employees who are not Employee (IMT-29)	

g) Legal Liability to Persons Employed in Connection with Operation and/or Maintenance and/or Loading and/or Unloading (Endt. IMT No. 39)	
h) For any Other Extra	
<b>Total Liability Premium</b>	₹ 720.00
SGST @ 0 %	
UTGST @ 0 %	
CGST @ 0 %	
IGST @ 18 %	₹ 129.67
<b>Total Premium Payable (Including Tax)</b>	₹ 850.00

### Just a few Rules to take care of

Geographical Area	Any liability incurred within India shall be covered subject to Policy Terms and Conditions, unless specifically agreed and endorsed.
Limitation as to Use	The Policy covers use for any purpose other than a) hire or reward b) organised racing, or c) speed testing.
Driver Clause	Any person including the insured 1) 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. 2) 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 and any subsequent amendment as applicable.
Limits of Liability to Third Parties	1) Under Section 1 (i) of the policy: Death or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2) Under Section 1 (ii) of the policy: Damage to Third Party Property - ₹ 100000

### Other details that are important

IMT – Endorsements	
<b>Nominee Details</b>	
Name of the Nominee and Age:	,
Relationship:	
Name of Appointee (If Nominee is Minor):	
Relationship to the Nominee:	

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicles Act, 1988.



Policy Service Office	402,403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai – 400099. Maharashtra		
Stamp Duty	The Stamp Duty of Rs. 0.50 paid vide defaced no. 0006287620201718 dated 07/03/2018		
GST Details			
Customer GSTIN Number		HSN Number	9971
Place of Supply	Goa	State Code	30

#### Note

1. Any GST charged on the said premium will be refunded in accordance with the GST provisions as applicable on the said date. Further, wherever the GST amount is refunded for which input tax credit was availed by the Customer, the same shall be reversed by the Customer on receipt of the Credit Note. In case the tax deduction entitled to DHFL General Insurance on account of such refund is disallowed due to non-reversal of input tax credit by the customer, the said tax portion should be separately recoverable (along with interest) from the Customer. Premium refund requests received after September following the financial year in which the policy was issued will be processed exclusive of GST.
2. This document qualifies as a tax invoice for the purpose of the GST Legislation
3. Whether GST payable under reverse charge basis: No

**This document is digitally signed at Mumbai by Mr Peeyush Agarwal, duly Authorized by the Board of Directors of DHFL General Insurance Limited**

### Important Note

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 wording (terms and conditions) is 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 which is issued based on your declaration and if any error/discrepancy is found in respect of benefit details, 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 the company website at [www.dhflinsurance.com](http://www.dhflinsurance.com) for detailed benefits, terms and conditions and exclusions of the policy. You may also reach us at our 24\*7 helpline 18001230004 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.

It is mandatory to submit Aadhaar Number (or any other officially valid documents as prescribed) and Permanent Account Number(PAN) / Form 60 as per law. If you have not provided the same while taking the insurance policy then please submit it within six months. If you fail to submit it, the said policy shall cease to be operational till the time Aadhaar Number and PAN/Form 60 is submitted by you and the settlement of claim, if any, under the said policy may get delayed for want of aforesaid documents.





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## Transcript of Proposal Form

**Proposer's Name (Registered Owner of the Motor Vehicle):** JASVIRSINGH JAGDEV

**Address for Correspondence:** house no 2250 carriamoddi behind footbal groundcurchorem, Quepem-403706, Goa

**Financer's Details - Name :** \_\_\_\_\_ **Type:** \_\_\_\_\_

**Type of Policy Required:** LIABILITY ONLY POLICY – TWO WHEELER

**Period of Insurance:** From 00:00 Hrs on 16-04-2019 to Midnight on 15-04-2020

**Vehicle Registration No:** MH14BV2160 **Engine No:** DHGBSC66826 **Chassis No:** MD2DHDHZZSCC71233 **Make:** BAJAJ **Model/Variant No:**

PULSAR 150 DTSI ELECTRIC START **YOM:** 2009 **Fuel Type:** Petrol

### Previous Insurer Details

**Previous Policy No:** s8580733 **Expiry Date:** 15-04-2019 **Type of Policy:** Package/Comprehensive

**Name of Insurer:** Bharti AXA General Insurance Company Limited

### Additional Covers Opted

**Legal Liability towards Paid Driver:** No

**PA Cover to Unnamed Passengers/Pillion Rider:** No **CSI:** \_\_\_\_\_ per person

**PA Cover to Paid Driver/Cleaner/Conductor:** No **CSI:** \_\_\_\_\_ per person

**Compulsory PA Cover for Owner Driver:** No **CSI:** \_\_\_\_\_

**Name of the Nominee and Age:** \_\_\_\_\_, **Relationship:** \_\_\_\_\_

**Name of Appointee (If Nominee is Minor):** \_\_\_\_\_ **Relationship to the Nominee:** \_\_\_\_\_

### Restriction of Cover/Discount/Concession/Extended Covers

**TPPD Cover restricted to Statutory Limit of 6000/- only:** No

### Bank Details

**Account Holder Name:** \_\_\_\_\_ **Account No:** \_\_\_\_\_

**IFSC/MICR Code:** \_\_\_\_\_

### Declaration

I hereby give my consent to receive one-page insurance policy.

I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002. I understand that the company has right to call for documents to establish source of funds.