

Policy Schedule cum Certificate of Insurance
Motor Two - Wheelers Package Policy - UIN:IRDAN123RP0002V02200203



Policy Number 3361/60281767/000/00	Certificate Number 3361/60281767/000/00
Name & Communication Address: Mr SANTHOSH H K S/O KRISHNE GOWDA, HARADURU, GANJALGUD (P) KASABA HOBLI ARKALGUD, HASSAN, Karnataka, 573201 Mobile : 7022038970 Landline : Mail : ASPSERVICEPOINTKRN@GMAIL.COM Aadhar No: EIA No:	Registration Address: S/O KRISHNE GOWDA, HARADURU, GANJALGUD (P) KASABA HOBLI ARKALGUD, HASSAN, KARNATAKA, 573201
Cover Note Number:	Geographical Area : India
Period of Insurance: From 05/01/2023 16:41 to 04/01/2024 23:59	Business / Profession :

PARTICULARS OF VEHICLE INSURED					
Date of Registration	09/02/2015	Place of Registration	HASSAN(KARNATAKA)	Registration Number	KA-13-EE-4209
Make	HERO	Model / variant	PASSION PRO - DRUM SELF CAST	Type of Body	Solo with pillion
Year of Mfg	2015	Total Seating Capacity	2	Fuel used	PETROL
Cubic Capacity	97	Engine No.	HA10ETFHA43880	Chassis No.	MBLHA10BJFHA24457
Licensed Passenger Carrying Capacity	2				

IDV (Insured's Declared Value)					
Value of Chassis (Rs.)	0	Value of Body (Rs.)	0	For Trailer (Rs.)	0
For Vehicle (Rs.)	20,534	Non-Electrical Accessories (Rs.)		Electrical/Electronic Accessories (Rs.)	0
Value of CNG/LPG Kit (Rs.)	0	Total Value (Rs.)	20,534	Contract Number	

Premium							
A. Own Damage				B. LIABILITY			
	Sum Insured (Rs.)	IMT	Premium (Rs.)		Sum Insured (Rs.)	IMT	Premium (Rs.)
Basic OD	20,534		362	Basic TP			714
TOTAL			362	LL to Paid Driver			
Sub Total: (additions)				TOTAL			714
Less:				TOTAL PREMIUM (B)			714
Anti-Theft Device - OD		10	0	C. PERSONAL ACCIDENT COVERS			
Bonus Discount (25 %)			91	PA for owner driver	15,00,000		325
Sub Total: (discounts)			91	TOTAL PREMIUM (C)			325
Total			271	TOTAL PREMIUM (A+B+C+D)			1,174
Own Damage Premium			271	CGST(9%)			0
Detariff Discount (50%)			136	SGST(9%)			0
GST Discount (0%)			0	IGST(18%)			212
TOTAL (A)			135	TOTAL AMOUNT COLLECTED			1,386
D. ADD-ON COVERS	Sum Insured (Rs.)	Options	Premium (Rs.)				
TOTAL PREMIUM (D)							

Cholamandalam MS General Insurance Company Limited

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CIN: U66030TN2001PLC047977 | PAN AABCC6633K | IRDAI Regn. No.123

**Policy Schedule cum Certificate of Insurance**
Motor Two - Wheelers Package Policy - UIN:IRDAN123RP0002V02200203**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.**DRIVER CLAUSE:** Any person including 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:** Under Section II - 1(i) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1(ii) of the Policy - Damage to Third Party Property - Rs. 1,00,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs. 15,00,000.00**Deduction Under Section 1: Rs 100****Additional compulsory deductibles under Section 1 Rs. 0****Additional Imposed deductibles under Section 1 Rs.0**

Subject to I.M.T. Endt. Nos. and Memorandum :

Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

Date and Signature of the proposal 05/01/2023 In witness where of this policy has been signed in lieu of the Cover Note No.: - Date:-

Warranties: Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company.

It is warranted that the vehicle should possess a valid POLLUTION UNDER CONTROL certificate during the policy period, failing which assessment of own damage claims will be repudiated. This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule.

As per GR36 A, PA for Owner-driver refers to the Owner of the Insured Vehicle holding an effective driving license

Sl. No.	Name of the Nominee	Relationship	Age of the Nominee	%age of share	Name of the Guardian	Guardian relationship with Nominee
1	NANA	Other		100		

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

NOTE: The Policy Schedule CUM Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.**Financier Name & Address:****Intermediary Name:** INVICTUS INSURANCE BROKING SERVICES PRIVATE LIMITED**Code :** 2013965725280001**Contact No.:**

18002660101

Place: Chennai

Date: 05/01/2023

for Cholamandalam MS General Insurance Company Limited

Duly Constituted Attorney(s)**Business Location : Chennai Head Office,****2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001**

GST invoice no.: 3361/60281767/000/00 | GSTIN:33AABCC12733K1ZQ | SAC Code: 997134 | SAC Description: Motor Vehicle Insurance Services

Consolidated Stamp Duty Paid to Commercial Taxes and Registration (j1) Department, Tamil Nadu

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 the Motor Vehicles Act, 1988.

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".

For legal interpretation, English Version will hold good.

Note: UIN of the add-on cover(s) availed under this policy are mentioned below:

Name of the Add-on cover	UIN
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