

Welcome

Mr. SENTHIL ARUMUGAM M
 3/442-127, SELVAM CITY
 PUDUKKOTTAI, KUMARAGIRI THOOTHUKKUDI
 PUDUKKOTTAI TVL
 THOOTHUKKUDI
 TAMIL NADU India - 628103
 9047*****

From here on, you're our responsibility.

Welcome on board.
 Your Reliance Commercial Vehicles (GCV Other than 3 Wheelers Public) Package Policy - Schedule, with Policy Number I20122523340012231 is now live to access your policy anytime, anywhere download our Reliance Selfi App and enjoy a host of special features.



Download Now  



My Policy

Attach, Access or Download your policy



Claim Status

Register, Track or Submit claim documents



Locator

Go cashless, Tap and spot from amongst 5000+ network garages.



Video Claim Assistance

Intimate claims instantly through live video streaming.

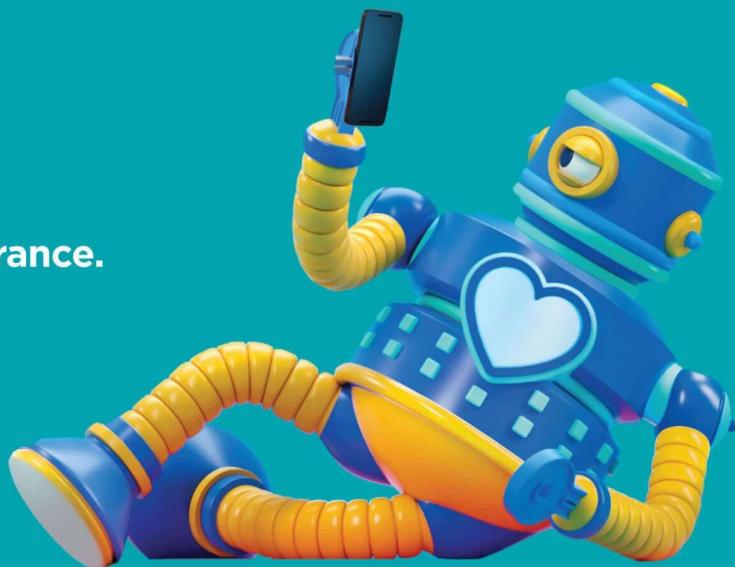
[Click here](#) to download

[Customer Information Sheet \(CIS\)](#)

Now *Live Smart*
With Reliance general Insurance.

Tech+

Best Regards,



reliancegeneral.co.in



[022 4890 3009](tel:02248903009) (Paid)



[74004 22200](https://wa.me/7400422200) (WhatsApp)



Reliance Commercial Vehicles (GCV Other than 3 Wheelers Public) Package Policy - Policy Schedule

Important

- The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.
- Except as provided in GR 27 Rule (g) of Erstwhile Indian Motor Tariff (i.e. Sale of Vehicle), No NCB will be allowed when a policy is not renewed within 90 days of its expiry.

Policy Number : 120122523340012231	Proposal/Covernote No: R18122572866		
Insured Name : MR. SENTHIL ARUMUGAM M	Period of Insurance : From 00:00 Hrs on 23-Dec-2025 to Midnight of 22-Dec-2026		
Communication Address : 3/442-127, SELVAM CITY PUDUKOTTAI, KUMARAGIRI THOOTHUKKUDI PUDUKKOTTAI TVL THOOTHUKKUDI, TUTICORIN, TAMIL NADU, India, 628103.	Policy Issuing Branch : 5th Floor, Chennai Citi Centre, No:15 (10&11), Dr. Radhakrishnan Road Mylapore, Chennai, CHENNAI, TAMIL NADU, 600004.		
Mobile No : 9047*****	Tax Invoice No. & Date: R18122572866 & 18 Dec 2025 05:56		
Email-ID : s*****@gmail.com	GSTIN/UIN & Place of Supply : TAMIL NADU		
Insured Vehicle Details			
Registration No.	TN88A8131	Mfg. Month & Year	JUL-2015
Make / Model & Variant	ASHOK LEYLAND 3518 & IL	CC / HP	5759
Engine No. / Chassis No.	FXEZ416706 / MB1TLDWD2FEXS7375	LCC Including Driver	3
Type of Body	NA	GVW	39500
RTO Location	TAMIL NADU - Namakkal (South)	Total Premium ₹	55,891.00
Carrier Type	Public	IDV ₹	2,080,000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	Sundaram Finance Ltd , TAMILNADU
Vehicle Sub Class	Flat Bed	Goods Type	Non Hazardous

Insured Declared Value (IDV)			
Chassis IDV ₹	0.00	Non Electrical Accessories ₹	190,000.00
Body IDV ₹	0.00	CNG / LPG Kit ₹	0.00
Vehicle IDV ₹	1,890,000.00	Trailer / Side Car ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	2,080,000.00

Premium Summary		
Own Damage - Section I	Amount (₹)	Liability - Section II
Basic OD	6,250.77	Basic Liability (TPPD 1)
Non Electrical Accessories	516.42	Total Basic Liability Premium
Covers for Lamps Tyres/Tubes Mudguards/Bonet/Side parts etc (IMT-23)	1,015.08	PA Benefits - Section III
Total Basic Own Damage Premium	7,782.27	Compulsory PA cover to Owner Driver
		Total PA Premium
		Legal Liability to paid driver and/or Conductor and/or cleaner
		TOTAL LIABILITY PREMIUM
		TOTAL PACKAGE PREMIUM (Sec I + II + III)
		CGST on Section I & Section III (@9.00 %)
		SGST on Section I & Section III (@9.00 %)
		CGST on TP Premium (@2.50 %)
		SGST on TP Premium (@2.50 %)

TOTAL OWN DAMAGE PREMIUM 7,782.00

TOTAL PREMIUM PAYABLE (₹) 55,891.00

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 40,23,21,7

GSTIN :33AABCR6747B1ZN,HSN : 997134,

Description of services : Motor vehicle Insurance Service

"As per the GST regulations, the amount of GST (if applicable) will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year."

PA-Nominee Details	Name	Age	Relation
1	MASANAM	60	Father

Consolidated Stamp duty Paid vide, order No ENF-1/CSD/117/2025 Validity Period Dt. 01/11/2025 to Dt. 01/12/2026 OW No.4299 Date 29-10-2025 GRN No 1) MH009946573202526E 2) MH0099480680202526E Date 10-10-2025 SBI. Deface No. 1) 0006023021202526 2) 0006022918202526 Deface Date 24-10-2025. ** Not Applicable for the State of Jammu & Kashmir.

13BRG488 / GIRNAR INSURANCE BROKERS PVT LTD

7551196989

insurance.backoffice@girnarsoft.com

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID	POS UID Aadhaar No. / PAN No.
Limits of liability	:	PA cover for owner driver under section III CSI ₹ 1500000 (a) Under Section II (1)(i) of the Policy-Death or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 7,50,000/-, TPPD 2 Sum Insured - ₹ 6,000/-).	
Limitations as to use	:	The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.	
Persons/Classes of persons entitled to drive:	:	Any person including insured: Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.	
Deductible under Section-I :	:	(i) Compulsory deductible ₹ 1500/- (ii) Additional compulsory deductible ₹ 0/- (iii) Voluntary deductible ₹ 0/-	

*No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy.

"It is hereby declared and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy."

% of Discount on Own Damage Premium	
Period of Insurance	% of NCB on OD Premium
The Preceding Year	20%
Preceding Two Consecutive Years	25%
Preceding Three Consecutive Years	35%
Preceding Four Consecutive Years	45%
Preceding Five Consecutive Years	50%

The NCB provided is on Basic OD Premium excluding Add-on wherever applicable. The policy wording with detailed terms, conditions and exclusions are available on our website <http://www.reliancegeneral.co.in>

Statutory Provisions :

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk."

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs. 4000 and/or imprisonment up to 3 months for the second offence."

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

*No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Company Ltd

Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

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.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

As per National Highways Authority of India, kindly ensure to affix FASTag on your vehicle.

Grievance Clause : For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgcl.services@indusindinsurance.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgcl.grievances@indusindinsurance.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgcl.headgrievances@indusindinsurance.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.

Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668, 24333678 Email: oio.chennai@cioins.co.in

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

Fast Tag ID -

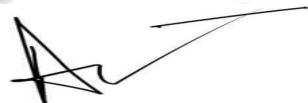
The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

In the unfortunate event of a claim, please call quoting your Policy No. on **022 4890 3009(Paid)** and register your claim immediately within 7days from the date of loss. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

Special Conditions : Additional Compulsory Excess of Rs.10000

Policy has been issued with reference to vehicle inspection report, reference lead no. & special conditions. The inspection report remarks can be viewed on company's website by the lead no.

For Reliance General Insurance Company Ltd



Authorised Signatory

Risk Assumption Letter

Dear Mr. SENTHIL ARUMUGAM M

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 120122523340012231 which has been issued based on the details declared by the applicant.

Insured Vehicle Details

Registration No.	TN88A8131	Mfg. Month & Year	JUL-2015
Make / Model & Variant	ASHOK LEYLAND 3518 IL	CC / HP / Watt	5759
Engine No. / Chassis No.	FXEZ416706 / MB1TLDWD2FEXS7375	LCC Including Driver	3
Type of Body	NA	GVW	39500
RTO Location	TAMIL NADU - Namakkal (South)	Total Premium ₹	55,891.00
Carrier Type	Public	IDV ₹	2,080,000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	Sundaram Finance Ltd , TAMILNADU

Insured's Declared Value (IDV)

Chassis IDV ₹	0.00	Non Electrical Accessories ₹	190,000.00
Body IDV ₹	0.00	CNG / LPG Kit ₹	0.00
Vehicle IDV ₹	1890000	Trailer / Side Car ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	2,080,000.00

Previous Policy Details

Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status
72130031240100011659	From: 23/12/2024 To: 22/12/2025 midnight	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover	Vehicle Own Damage + Third Party Coverage
	<input type="checkbox"/> Electrical/electronic accessories
	<input checked="" type="checkbox"/> Non-electrical accessories
	<input type="checkbox"/> Bi-fuel kits comprising LPG/CNG systems

Add-on Covers

<input type="checkbox"/> Nil Depreciation Cover	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims.
<input type="checkbox"/> Additional towing Charges	Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ₹ 0.0/-).
<input type="checkbox"/> Additional Limit of TPPD	Indemnify the Insured for an additional TPPD amount opted for damage to property other than the property belonging to the Insured or held in trust or in custody of Insured.
<input type="checkbox"/> Emergency Hotel Accommodation	Provide allowance towards the Hotel accommodation insured vehicle met with accident/ stolen 200 kms away from the location provided in policy copy.
<input type="checkbox"/> NCB Retention Cover	No-Claim Bonus % is retained even after a claim, which would have become 0% without this cover.
<input type="checkbox"/> Total Cover	Provides cover for registration charges, road tax and insurance premium (Total Cover Sum Insured - ` 0.0/-)0/-).
<input type="checkbox"/> EMI Protect	Pays for car EMIs for the time period during which the vehicle is in one of our network garages for repair.
<input type="checkbox"/> Daily Allowance Benefit	Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for initial two eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days
<input type="checkbox"/> Daily Allowance Benefit Plus	Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days
<input type="checkbox"/> Tyre Protector	Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes
<input type="checkbox"/> Rim Protector	Covers repair or replacement expenses arising out of accidental loss or damage to Rims
<input type="checkbox"/> Personal belongings Cover	Covers loss of personal belongings of insured or his family while such items are in vehicle at the time loss or damage to the vehicle
<input type="checkbox"/> Key Protect Cover	Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into
<input type="checkbox"/> Assistance cover	Provides help or support in various emergency situation to the insured and Insured Vehicle due to accident or breakdown
<input type="checkbox"/> Tools and Equipment Cover	It will provide an allowance of specified amount for loss or damage to the tools and equipments at the time of event
<input type="checkbox"/> Voluntary Deductible	Provides an additional discount under own damage section of the policy, if the insured choose for a voluntary deductible option under Section I (Own Damage) of the base Policy.
<input type="checkbox"/> No Claim Discount retention Insurance	It will maintain the current applicable NCB at the time of renewal of the policy
<input type="checkbox"/> Consumable Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered.

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at services@Indusindinsurance.com or call us 022 4890 3009(Paid) for necessary changes/recitation. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection of your claims.

(Note-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.)

For Reliance General Insurance Company Ltd



Authorised Signatory

Know your policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle details.

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 022 4890 3009 (Paid No) or visit any of our branches.

Kindly refer to the Key Feature Document and Policy Wording at <http://www.reliancegeneral.co.in> to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

What documents do you require for making any change to your policy

1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address

Documents required : Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

2. Changes in electrical and non electrical accessories/CNG/LPG kit

Documents required : Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

3. Changes in financier details (Hypothecation/Lease/Hire purchase)

Documents required : Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



Report vehicle
at Network Garage



Claim registration
by Network Garage



Survey, Document verification,
Loss Assessment & Re-inspection



Cashless Amount
Confirmation



Vehicle
Delivery

How to register a Claim - Reimbursement



Registration
of Claim



Report Vehicle
at Garage



Survey, Document
verification, Loss Assessment
and Re-inspection



Vehicle
Delivery



Submission of
Original Repair Bills +
Payment Receipt



Claim Settlement
to Customer

What documents do you require to register a Claim

1. Claim form duly filled and signed (company stamp in case of company registered vehicles)
2. Registration copy
3. Driving License of the driver at the time of loss
4. Policy copy
5. Vehicle fitness certificate
6. Vehicle route permit
7. Vehicle carriage permit
8. Road tax copy
9. Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre 022 4890 3009 (Paid No). Delay in intimation would result in the violation of policy condition. 2. Any additional document, if required, will be informed.

How to renew your policy conveniently



Visit reliancegeneral.co.in
and renew online



Call 022 4890 3009 (Paid)
and renew



Submit a cheque/DD along with signed Renewal
Notice to branch/agent and renew

Payment Modes

- Internet banking
- Cheque/DD
- Credit/Debit Card

The content on this page is for additional information & Should not be considered as part of the policy document/Schedule

Proposal Form for Reliance Commercial Vehicles Package Policy

(The queries made/details stated below are the minimum requirement to be furnished by a proposer.

The Insurer may seek any other information as desired for underwriting purpose.)

*(Applicable to all classes of vehicles with suitable amendments in 'Limitations as to Use')

PCV

GCV

MISC D

Trailer

For Office Use Only

Policy Number 120122523340012231

Date 18-12-2025

Savvion Reference No

Inspection Lead No.

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name	GIRNAR INSURANCE BROKERS PVT LTD	Code	13BRG488
Branch Name	Chennai I	Code	1201
Sales Manager Name	Bhuvaneshwari P	Code	71019706

*POS PAN No. *POS UID Aadhaar No.

Details (To be filled in BLOCK LETTERS)

1. This Proposal is for	<input type="checkbox"/> A new Policy	<input type="checkbox"/> Renewal of Policy	<input type="checkbox"/> Endorsement	<input type="checkbox"/> Others (Please specify)
2a. Proposer's Full Name	<input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. SENTHIL ARUMUGAM M			
2b. Address	Address for Communication		Address where vehicle is normally kept and Used	
Flat/Building/Door/Block No.	3/442-127, SELVAM CITY PUDUKOTTAI,			
Road /Street/Sector	KUMARAGIRI THOOTHUKKUDI PUDUKKOTTAI			
Nearest Landmark	TVL			
Area				
City	THOOTHUKKUDI			
Pin Code	628103			
State	TAMIL NADU			
Country	India			
Phone			Mobile	9047*****
Emergency Contact No.			Blood Group	
#Email	s*****@gmail.com		Fax	
3. Period of Insurance	From 23/12/2025	To 22/12/2026		
4. Source of Funds	<input type="checkbox"/> Business	<input type="checkbox"/> Profession	<input type="checkbox"/> Salary	<input type="checkbox"/> Agricultural Income
5. Monthly Income	<input type="checkbox"/> Upto ₹20,000	<input type="checkbox"/> ₹20,001 to ₹50,000	<input type="checkbox"/> ₹50,001 to ₹1,00,000	<input type="checkbox"/> ₹1,00,001and above
6. UID Aadhaar No.	7. PAN No.			
8. Fast Tag ID				
9. Are you an existing Reliance General Insurance Customer	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		

If Yes, please Provide the Policy No.:

#The Policy copy and all related documents shall be sent to the email ID provided above. If you wish to receive Policy copy and related documents in physical form to the aforesaid communication address, please drop us an email at services@Indusindinsurance.com

Details of the Vehicle

10. Registration Number	TN88A8131	11. Date of Registration	04-Aug-2015
12. Registering Authority & Location	TAMIL NADU - Namakkal (South)	14. Cubic Capacity	5759
13. Year & Month of Manufacture	JUL-2015		
15. Engine Number	FXEZ416706		
16. Chassis Number	MB1TLDWD2FEXS7375		
17. Make of Vehicle	ASHOK LEYLAND		
18. Type of Body/Model	NA/3518		
19. Gross Vehicle Weight (GVW)/Cubic Capacity (C.C.)	39500		
20. Goods type (Applicable only if GVW+7500kgs)	<input type="checkbox"/> Hazardous Goods	<input type="checkbox"/> Non-Hazardous Goods	
21. Is the Vehicle made in India?		<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
22. Max. Licensed carrying capacity (No. of Passengers) in case of Passenger carrying vehicles	2		
23. Vehicle Category	<input type="checkbox"/> Bus	<input type="checkbox"/> Taxi	

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300. UIN: IRDAN103RP0012V02100001. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/GCV/PS/Ver. 1.3/310118.

Vehicle usage type (Applicable if bus) : Contract Carriage Stage Carriage Private Usage
 Vehicle usage sub type (Applicable if Contract Carriage): School Bus Employee pickup Bus Others
 24. Seating capacity (Including Driver) 3

Details of the Vehicle Type and Use

25. a. Whether the Vehicle is driven by Non-conventional source of power? Yes No If yes Bi Fuel CNG LPG Electric

Insured's Declared Value (IDV) of vehicle Chassis Body	Non - electrical accessories fitted to the vehicle (₹)	Electronic accessories fitted to the vehicle (₹)	Value of CNG/ LPG Kit Bi Fuel (₹)	Total Value (₹)
1,890,000.00	190,000.00	0.00	0.00	2,080,000.00

Do you have a valid PUC? Yes No

(Note-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.)

26. Details of Driver : (a) Age of Owner Driver Others
 (b) Does the driver suffer from defective vision or hearing or any physical infirmity. Yes No
 If "Yes" please give details.
- (c) Has the driver ever been involved for causing any accident or loss? Yes No
 If "Yes" please give details as under including the pending prosecution, if any:-
- (d) D.O.B

27. Add On Covers (Subject to availability and eligibility)

1. Easy Monthly Instalment (EMI) Protection Cover: (RGI-MO-A00-00-17-V01-14-15)

If Yes, please choose any one option;

Plan I - 1 EMI, EMI Amount : ₹

Plan II - 2 EMIs, EMI Amount : ₹

Plan III - 3 EMIs, EMI Amount : ₹

2. Additional Towing Charges

No

3. Nil Depreciation Cover:

No

4. Total Cover

No

5. Voluntary Deductible

No

Voluntary Deductible amount opted: ₹ 0

6. Emergency Hotel Accommodation

No

Benefit Amount: ₹

7. Additional limit of TPPD

No

Additional amount opted: ₹

8. Personal Belongings Cover

No

Benefit Amount: ₹

9. Daily Allowance Benefit

No

Per day allowance amount opted : ₹

Coverage Days opted:

10. Daily Allowance Benefit Plus

No

Per day allowance amount opted: ₹

Coverage Days opted:

11. Tools and Equipment Cover

No

12. Key protect cover

No

Sun Insured: ₹

13. Any other Details		
14. Engine Protector	No	
15. Hospital Cash Cover	No	
16. NCB Retention Cover	No	
17. Return to Invoice	No	
18. Rim Protector	No	
19. Tyre Protector	No	
20. Limit Sure Pay As You Drive	No	
21. Consumable Expenses	No	
28. Is the vehicle fitted with any Anti-theft device approved by the ARAI ?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If Yes,please attach certificate of installation in the vehicle,issued by automobile Association of India.		
29. Are you a member of Automobile Association of India ? If Yes,please submit membership copy.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
30. Whether the Vehicle is used for Driving Tuitions?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
31. Whether use of Vehicle is limited to Own Premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
32. Whether the commercial vehicle is also used for Private purposes (excluding use for hire or reward)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
33. Whether the Vehicle is fitted with Fibre Glass Tank?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
34. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If so, is the duty element included in the IDV?		
35. Whether the Vehicle is design for use of Blind/Handicapped/Mentally Challenged Person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
36. Date of purchase of the Vehicle by the Proposer	04-Aug-2015	
37. Whether the vehicle at the time of purchase was	<input type="checkbox"/> New	<input type="checkbox"/> Second Hand

Risk Inclusions

38. Liability to third parties: The policy provides Third Party Property Damage (TPPD) of ₹ 1 lakh (Two wheelers) and ₹ 7.5 lakhs (other class of vehicles)		
Do you wish to restrict the above limits to the statutory TPPD Liability limit of ₹ 6000/- only?		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Do you wish to cover legal liability to?		
(a) Driver/Conductor /Cleaner (No. of persons)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
(b) Other employees (No. of Persons)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
(c) Non-fare paying passenger (No. of persons)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
39. Do you wish to include personal Accident (P.A.) Cover for paid drivers, cleaners and conductors?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If Yes, give name and Capital Sum Insured (CSI) opted for. The maximum CSI available per person is ₹ 1 Lakh in the case of Motorised two wheelers and ₹ 2 lakhs for other classes of vehicles.		
40. Personal Accident Cover for Owner Driver. Please give details of nomination		

Name	Name of the Nominee	Age of Nominee	Name of Appointee (if Nominee is Minor)	Relationship	Address
	MASANAM	60		Father	

(Note: 1. Personal Accident cover for owner driver is compulsory for Sum Insured of ₹ 15,00,000/- for Two Wheeler, Private Car, GCV, PCV and Misc-D
 2. Compulsory PA cover for owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license)

41. Do you wish to include Personal Accident cover Named Persons?	<input type="checkbox"/> Yes <input type="checkbox"/> No															
<table border="1"> <thead> <tr> <th>Name</th> <th>CSI Opted</th> <th>Name of Nominee</th> <th>Age of Nominee</th> <th>Name of the Appointee (If Nominee is Minor)</th> <th>Relationship</th> <th>Address</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Name	CSI Opted	Name of Nominee	Age of Nominee	Name of the Appointee (If Nominee is Minor)	Relationship	Address							
Name	CSI Opted	Name of Nominee	Age of Nominee	Name of the Appointee (If Nominee is Minor)	Relationship	Address										

42. Extension of Geographical Area		
Whether extension of Geographical Area to the following Countries required ?		
<input type="checkbox"/> 1. Bangladesh		
<input type="checkbox"/> 2. Bhutan		
<input type="checkbox"/> 3. Maldives		

- 4. Nepal
- 5. Pakistan
- 6. Sri Lanka

Details of Hire Purchase / Hypothecation / Lease

43. Please state if the vehicle is under Hire Purchase Lease Agreement Hypothecation Agreement
If so, give name and address of concerned parties.

44. Full Name M/s. Sundaram Finance Ltd

45. Address TAMILNADU

Insured's Declared Value (IDV) of vehicle Chassis Body	Non - electrical accessories fitted to the vehicle (₹)	Electronic accessories fitted to the vehicle (₹)	Value of CNG/ LPG Kit Bi Fuel (₹)	Total Value (₹)
1,890,000.00	190,000.00	0.00	0.00	2,080,000.00

Note

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this tariff and it will be fixed at the commencement of each policy period for each insured vehicle.

The IDV of the vehicle is to be fixed on the basis of manufacturers' listed selling price of the brand & model as the vehicle proposed for insurance at the commencement of insurance / renewal, and adjusted for depreciation as per policy wordings.

Details of Previous Insurance

46. Full Name of previous insurer The New India Assurance company Ltd

47. Address

48. Policy Number 72130031240100011659 Previous Policy Expiry 22-Dec-25

49. Type of Cover Package Policy Liability only others (to be describe)

50. NO CLAIM BONUS allowed under previous policy (%)

51. Claims taken in previous policy
If yes, No. of Claims Yes No

Claims Amount ₹

52. Are you entitled to No Claim Bonus
If yes, please submit/attached proof thereof Yes No

Payment Details

Cheque/ DD
Cheque/ DD Date

Cheque/ DD No.
 Cash Credit Card Others

Proposer's Bank Details

53. Name of the Bank Account Holder

54. Bank Account No.:

55. Account: Saving Current

56. Name of the Bank

57. Branch

58. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)

59. IFSC Code (11 character code appearing on your cheque leaf)

I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.*

* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

GENERAL DECLARATION:

I understand that as per the new AML/CFT Guidelines issued Reliance General Insurance Company Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request Reliance General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

AML Guidelines

"I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premium have been/ will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the company has the right to call for the documents to establish source of funds. The insurance company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly/ indirectly governing the prevention of Money Laundering in India.

Nationality

Indian

Non-Indian, If Non Indian Please specify the country

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300. **UIN:** IRDAN103RP0012V02100001. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/GCV/PS/Ver. 1.3/310118.

Type of organization Corporation Government Non Government Organization Society Trust Partnership
 International Organization Corporates Section 25 Companies

PEP Declaration:

Are you a Politically Exposed Person (PEP)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please mention the position held	
Is any of your close relation or family member a PEP?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please mention the name and relation and the position held by such close relative/family member.	

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to Reliance General Insurance Company Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/ CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

Note :

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI)).

Declaration by Proposer

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and Reliance General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. • I have read and understood the brochure, prospectus, sales literature & Policy wordings and confirm to abide by the same. • I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). • I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. • I/We further understand and agree that Reliance General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, Reliance General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by Reliance General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to Reliance General Insurance as contained herein and under the relevant laws and regulations. • I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by Reliance General Insurance shall stand suspended. • I/We also shall endeavour to procure the renewal notice and pass on the same to Reliance General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance Company Ltd This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description of nondisclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the company's sole discretion and result in a denial of insurance benefits. • I/We hereby state that the above mentioned address shall be taken as address on record for the purpose of GST. • I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract.

This proposal form was completed by



You can support our Go Green Initiative by saying "No" to Policy kit, Renewal Notice and Other Communications hard copy. We will be sending you a digitally signed soft copy on your registered Email ID & Mobile number.

Hard copy required

Yes No

Name

Date : 18 Dec 2025 05:56

Place :

Date : 18 Dec 2025 05:56

Signature

Signature of Proposer & Company Seal

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Supporting Confirmation of Agent/Broker/SM/CSO

I confirm the above signature to be of the registered owner of the vehicle proposed for insurance

Name of IRDAI Agent/ Broker Mr. Mrs. GIRNAR INSURANCE BROKERS PVT LTD

Place

Date 18 Dec 2025 05:56

(In case of Direct Business, Name & Signature of CSO /SM to be taken)

Signature of IRDAI Agent/ Broker

* Mandatory details to be filled

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

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