



Policy No:	HYNDAIHIB/1010780			Proposal No. & Date:	HIB931932, 06-NOV-2023		
Policy Issued On:	16-NOV-2023			Previous Policy No.:	HSB/00543652		
Insured Name:	MRS, MALIYAN SHEELA KUMARI			Previous Insurer:	SBI General Insurance Company Limited.		
Insured Address:	H NO : 36/695-30 ASHOK NAGAR CHINNAHOWK KADAPA PIN : 516002			Period of Own Damage :	16-NOV-2023 (00:00) To 15-NOV-2024 (1 YEAR)		
	ANDHRAPRADESH			Period of Liability Cover:	16-NOV-2023 (00:00) To 15-NOV-2024 (1 YEAR)		
				Period of Compulsory Personal Accident Cover:	16-NOV-2023 (00:00) To 15-NOV-2024 (1 YEAR)		
Customer Details	Customer Type	PAN	GSTIN	Nominee Details	Name	Age (Yr.)	Relation
	INDIVIDUAL		NA		NA	NA	NA

**Vehicle Details**

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
MARUTI	ERTIGA	VDI SMART HYBRID	1248.0	2017	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
RIGID	AP04BK0040	KURNOOL	NA	DIESEL/HYBRID	MA3FLEB1S00459313
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
213,000	0	0	0	213,000	D13A5425623

Own Damage Premium (A)		Amount(INR)	Liability Premium (B)		Amount(INR)
Basic Own Damage Premium			Basic Third Party Liability Premium		2,094
Vehicle		3,059	Bi-Fuel Kit		0
Non-Elec. Accessories (IMT-24)		0	Geographical Area Extension (IMT-1)		0
Elec. Accessories (IMT-24)		0	Sub Total (Third Party Liability)		2,094
Bi-Fuel Kit (IMT-25)		0	Personal Accident (PA) Cover		
Geographical Area Extension (IMT-1)		0	Compulsory PA Cover for Owner Driver Rs1500000(IMT-15)		325
IMT 23 Premium		0	PA Cover for 5 Unnamed Passengers Rs 100000 Each (IMT-16)		250
Sub Total (Basic Premium)		3,059	PA cover for Paid Driver of Rs 2 Lac (IMT±)		100
Discount/Deductibles			Sub Total PA Cover		675
Voluntary Deductibles (0) (IMT-22A)		0	Legal Liability		
Anti Theft Device (IMT-10)		0	Paid Driver (IMT-28)		50
AA Membership (IMT-8)		0	Employees (for 5 persons) (IMT±)		250
No Claim Bonus (20%)		612	Sub Total (Legal Liability)		300
Handicapped Discount (IMT-12)		0	Net Liability Premium (B)		3,069
Sub Total (Deductibles)		612	Total Premium (A+B)		5,814
Total Own Damage Premium		2,447	SGST(9%)		524
Add On Coverages ( KP, PB )		298	CGST(9%)		524
Net Own Damage Premium (A)		2,745	Gross Premium Paid		6,862

**Add-on Cover Opted in the Policy:** Cover for Key replacement (IRDAN144RP0005V03201112/A0007V01202122), Loss of Personal Belongings (IRDAN144RP0005V03201112/A0009V01202122)

**Notes:** 1. Consolidated Stamp duty paid to state exchequer

2. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.	3. Geographical Area: India
4. Policy issuance is subject to realization of cheque if premium is paid by cheque	5. The policy is subject to compulsory deductible of INR 1000, 07 22) & Voluntary Deductible of INR 0
6. This policy is to be read in conjunction with the Policy / Add-on wordings T&C available on the insurer website <a href="http://www.sbigeneral.in">www.sbigeneral.in</a>	

\*Hypothecation Details: NA

Payment Mode: Cheque

**Limitations as to use:** The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pacemaking (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

**Driver's Clause:** Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such 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 Vehicle Rules, 1989. **Limit of Liability Clause:** 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 is INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 Lakhs.


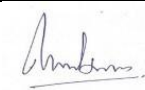
**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s) - 20% preceding WZFRQVHFXYLHJHDUVSUHFHGLQWKHUHFHFRQVHFXYLHJHDUVSUHFHGLQJIRXUFHFXWLYHJHDUVSUHFHGLQJILYHFRQVHFXYLHJHDUVRII&%RQ23UHPLXP1&%LVDOORZHG SURYLGHG WKH SROLF LV UHQHZHG ZLWKLQGDV RI WKH HJSLUJGDWH RI WKH SUHYLRXY SROLF

**Declaration on Tax Invoice:** We hereby declare that though hour 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 the 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 & RIGHT 2) 5 (& 29) 5 (< For legal interruption, English version will hold good.

**Grievance Clause:** For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.sbigeneral.in/portal/grievance-redressal> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response, he/she may approach the insurance ombudsman for the redressal of grievance at [www.irdai.gov.in](http://www.irdai.gov.in) or on website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in)

HSN/SAC: 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : ANDHRA PRADESH (State Code : 37), Insurer Invoice Number : HYNDAIHIB/1010471 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 XI of Motor Vehicle Act, 1988.

Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd. Corporate Office: 16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 1220 01		Scan for Renewal (Valid from 90 Days Prior to Expiry)		For & On Behalf of SBI General Insurance Company Limited.	
Broker Code: 822 (Valid UPTO: 30/05/2025) CIN No.: U66030DL2013PTC249265 GST: 06AAGCH0310P1ZP Email ID: connect@hiib.in Contact No: 0124-6833000	MIS P Name - MDH MOTORS PRIVATE LIMITED MIS P Code - HIB-MHY-0314 DP Name - MIDDE KUMARA SWAMY			 Authorized Signatory	