





MUSKUCATE SANO IFFCO-TOKIO GENERAL INSURANCE CO.LTD Regd. Office: IFFCO Sadan C1 Dist. Centre, Saket, New Delhi - 110017 POS - PRIVATE CAR CERTIFICATE OF INSURANCE CUM SCHEDULE & TAX

INVOICE
Corporate Identification Number (CIN) U74899DL2000PLC107621,
IRDA Reg. No. 106
UIN: IRDAN106P0005V01200001

Servicing Office

Service Office :IFFCO TOKIO GEN INSU. CO. LTD. Unit-502 & 503 5th Floor, Forum Mart Satya Nagar BHUBANESWAR ODISHA INDIA751007

General Insurance Services: 997134

GSTIN: 21AAACI7573H2ZN

Phone #: 0674 6646600

Agent Name: ., PRAKASH CHANDRA SAHO 32002141 Agent #:

Agent Mobile #: POS Agent Name: 9861984319

POS Agent Adhaar Card#: XXXXXXX9599

Policv #: 1-2PQ7K324 B831 Policy # MT137592

Unique Invoice No: 1-2PQ2L939 Status Check: Inforce

Invoice/Issuance Date: 30/03/2024 11:29:15 Period of Insurance

30/03/2024 00:00:00 From: To: Midnight On 29/03/2025 23:59:59

Within India Only

Geographical Area Status Check: Inforce

LIPIKA DAS

Address: FLAT NO-17,RADHARANI TOWER 1054,NAYAPALLI

KHORDHA ODISHA 751012 Pin Code

INDIA

Phone #:XXXXXXX263 Cover Note #

State Code: INDIA Country

21 Place Of Supply: ODISHA GSTIN

UIN

Insured Motor Vehicle Details & Premium Calculation								
Registration Mark & No.	Year of Manuf.	Type of Body	СС	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating
		SALOON					2943288	Capacity as per RC
OD02AJ0455	2017	Make of Vehicle 1197	Liability Only	1.00	Non Electrical Accessories are not	Chassis No.	5	
			1101	Liability Offiy	1.00	covered as its value is 0	256486	1 3

OD02A00433	2017	MARUTI BALENO 2	ZETA	Liability Offiy	1.00	covered as its va	alue is 0	256486
Registration Authority								
Vehicle	Trailer		Elec./Elect. Acc.		Bi-Fuel Kit Total \		otal Value	Net Premium Rs.
1.00	0.00		0.00		0.00	1	.00	2860.32
	A. Ov	vn Damage Premiur	n(Rs.)			B. Th	ird Party Pre	mium(Rs.)
Basic Premium(Incl. Disc) Electrical Accessories (IMT 24)				0.00	Basic Premium Bi Fuel Kit (IMT 25)			2560.00 0.00
Bi Fuel Kit (IMT 25)				0.00				
Add: Rallies (IMT 31) Foreign Vehicle Loading (IMT 19) Geographical Area Extension (IMT 1) Trailers (IMT 30)				0.00 0.00	Add: Legal Liability to Driver (IMT 28) Legal Liability to Employee (IMT 29) PA to Passenger (IMT 16) Rallies (IMT 31) PA Owner Driver CSI Rs 1500000 Geographical Area Extension (IMT 1) IMT 15		0.00 0.00 0.00 0.00 330.00 0.00	
Additional Loading								
Less: Voluntary Excess Less 0% (IMT 22A) Anti Theft Device (IMT 10) Automobile Association (IMT 8) Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Discount			(0.0 %)	0.00 0.00 0.00 0.00 0.00	Less:			
Net (A)				0.00	Net (B)			2890.00
Co-Insurance Details Co-Insurer 2			Agent No./Share No Co-Insurer		Total Premium Taxable Value(A + B)RS. Premium Paid(Total Invoice Value) Rs.		Rs. 2890.00 3250.32	
		CGST	SGST	UTGST		IGST		KERALA CESS
Percentage		9.00	9.00					
Amount		218.16	218.16	0.00		0.00		

We hereby declare that though our 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.

Liability shall be subject to the law laid down in the Motor Vehicle Act,1988, as amended from time to time

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy.

Under Hire Purchase /F	lypothecated/Lease Agreement with NA	Nominees: (DUMMY),						
Subject to IMT Endorsement Nos.								
Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trails, Use in connection with Motor Trade								
Driver Clause: Any person including insured: provided that the person driving holds and 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 The Central Motor Vehicles Rules 1989								
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy								
The preceding year 20	% Preceding two consecutive year 25% Preceding three consecutive year	35% Preceding four consecutive year 45%	Preceding five consecutive year 50%					
Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.								
Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.								
Limit of Liability		Deductible under Section I						
Under Section II-I(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act,	1988						
Under Section II-I(ii)	As per premium computation table	Voluntary Excess:	Voluntary Excess:					
Under Section III	PA Owner- Driver as per premium computation table							
Compulsory Excess:	For Vehicle CC not exceeding 1500 cc. Rs 1000/-	For Vehicle CC exceeding 1500 cc. Rs 200	0/-					