

Dear Mr. RAHEES V K,

We thank you for choosing your Motor Insurance from Reliance General Insurance Company Ltd. (The “**Insurer**”). Your Motor Insurance Policy from the Insurer will be generated through Marsh India Insurance Brokers Pvt. Ltd (“**MIIBPL**”). We are committed in bringing to you a satisfying experience for all your Motor Insurance requirements. Keeping your convenience in mind, we have arranged to fulfill all your motor insurance needs at your nearest Renault Authorized dealerships.

In case of an unfortunate event of an accident, you may contact the Insurer directly on the Toll free number 1800 3009.

For your convenience, all the Authorized workshops of Renault will assist you should the need arise.

We would like to add that your Motor Insurance Policy is recognized and welcomed by a wide network of Renault authorized dealers / workshops across the country.

The salient features of your motor Policy are:

- Near cashless accident claims services per policy terms.
- Renault authorized repairs and genuine spare parts in repairs
- Hassle Free, Fast & Convenient claims settlement
- Dedicated call center for policy related queries
- Seamless claims service at all authorized Renault showrooms across India

Happy and Safe Driving!!!

Team - Renault Assured

A Motor Vehicle Insurance Program

Managed By : Marsh India Insurance Brokers Private Ltd.

Corporate /Registered office at 1201-02, Tower 2, One Indiabulls Centre, Jupiter Mills Compound, Senapati Bapat Marg, Elphinstone Road (W), Mumbai 400 013
Composite Broker

IRDAI license no.120

License validity :03/03/2018 to 02/03/2021.

CIN : U66010MH2002PTC138276

www.mmc.com www.marsh.com www.marsh.co.in

Toll free:1800 210 2774. Email: RenaultMVI_helpdesk@marsh.com

Insurance is the subject matter of solicitation.

The purchase of Renault Assured motor insurance is not mandatory.

Customers may opt for any motor insurance coverage of their choice.

For more details on risk factors , terms and conditions please read sales brochure of the Insurer carefully before concluding sale.

Your Insurer:

Reliance General Insurance Company Ltd. **Toll Free: 1800-3009.**

www.reliancegeneral.co.in

Disclaimer:

Pursuant to sec 64VB of the Insurance Act 1938, your policy will only be effective after the Insurer has received the premium for the policy in cleared funds

In case of dishonor of the premium cheque, your policy is automatically cancelled ab initio (i.e. from the beginning)

For legal interpretation, English version will prevail. The attached policy certificate cum schedule is to be read with the policy wordings terms and conditions governing the coverage, which can be downloaded from the Insurer’s web site : www.reliancegeneral.co.in

Insurance is the subject matter of solicitation.



Reliance General Insurance Company Ltd.
Door No : 19/458/23, 19/458/25, 2nd Floor, Global Plaza,
Vanchikulam Road, opp. New railway Platform, Thrissur -680004 Ph
No.
IRDAI Regn. No.103
Private Car Package Policy
CERTIFICATE CUM POLICY SCHEDULE
Certificate cum Policy No: 991191823110014339

DETAILS OF THE POLICY HOLDER				POLICY DETAILS	
Insured Name	Mr. RAHEES V K			Policy Issuing Office Code	
Insured Address	VELUTHAPPAN VEETIL HOUSE PALAPETTY P O MALAPPURAM KERALA-679579			Policy Issuing Office	Door No : 19/458/23, 19/458/25, 2nd Floor, Global Plaza, Vanchikulam Road, opp. New railway Platform, Thrissur -680004 No.
Contact No. (s)	8589893080			Policy Issued On	20/04/2018 10:55:09
Email Address	fir_edr@yahoo.co.in			Policy Term	27/04/2018 00:00:00 To 26/04/2019 23:59:59
Nominee Details	FIROSE-32-BROTHER			Hypothecated To	-
Appointee Details				Previous Policy No.	442600/31/2018/947
MISP Code	AABCT0159K			Previous Insurance Company Name	Oriental
MISP Name	T V SUNDAM IYENGAR &SONS LIMITED Thrissur			Previous Policy Expiry date	26/04/2018

VEHICLE DETAILS										
Registration no	RTO Location	Make	Model	Variant	Engine No.	Chassis No.	MFG(Year)	CC	Seating Capacity	Carrying Capacity
KL-54-H-1187	PONNANI-KL54	RENAULT	KWID	RXL	E049871	MEEBBA001G4354573	2016	799	5	5

INSURED DECLARED VALUE				
Vehicle IDV (In Rs.)	Elec. Accessorie	Non-Elec. Accessories	BIFUEL Kit	Total Value (in Rs.)
250000.00	0.00	0.00	0.00	250000.00

SCHEDULE OF PREMIUM(IN RS.)			
Own Damage(A)		Liability(B)	
Basic Premium of Vehicle	3800.00	Basic TPL	1850.00
Non Electrical Accessory Premium	0.00	<u>Add</u>	
Basic OD Premium	3800.00	PA Cover Owner Driver	100.00
<u>Add</u>		PA Cover Paid Driver	50.00
Electrical Accessory Premium	0.00	PA Unnamed Passenger	0.00
Bi-Fuel Kit OD	0.00	Legal Liability Paid Driver	50.00
Fibre Glass Fuel Tank	0.00	Legal Liability Employee	0.00
Geographical Extension Premium	0.00	Bi-Fuel Kit TP	0.00
<u>Less</u>			
Voluntary Deductible Discount	0.00	Total Liability Premium(B)	2050.00
AA Membership Discount	0	Gross Premium (A+B+ADD ON)	7475.00
Anti-theft Discount	0.00	Central GST	673.000
		State GST	673.000
Other Discounts	0.00	Net Premium	8821.00
NCB	0.00		
<u>Add On</u>			
Nil Dep + Consumables	1625.00		
Total Own Damage(A)	3800.00		

Geographical Area Extension: India, Compulsory Deductibles (IMT-22) : 1000.00
IMT Codes : 22,15,17,28

LIMITS OF LIABILITY :

(a)Under Section II - 1 (i) of the policy -> Death of or bodily injury : Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.
(b)Under Section II - 1 (ii) of the policy -> Damage to Third Party Property Rs.750,000.00 ; PA Cover for Owner-Driver under section III: CSI Rs.2,00,000.00 ; Voluntary Deductable Rs. 0.00

LIMITATIONS AS TO USE:

The policy covers use of the 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 trials,Any purpose in connection with Motor Trade.

DRIVER'S CLAUSES:

Any person including the 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. Subject to IMT Endorsement Nos. & Memorandum printed herein / attached hereto : 28,22

Under Hire Purchase/Hypothecation/Lease Agreement with :

Premium Collection Details :-[Amount / ReceiptDate] Rs.8821.00 / 20/04/2018 10:09:55

Received with thanks from Mr. RAHEES V K an amount of Rs. 8821.00 towards Insurance Premium. Consolidated Stamp Duty Paid.

"It is hereby declared and agreed that any damages pre-existing ,any losses ocured & any liability having been insured,prior to the communication of cover under this policy are excluded from the scope of this policy"

"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)"

Note : Policy cover is subject to realisation of cheque.

WARNING THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE , THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X,XI of M.V.Act 1988
Insurance Company PAN No. : AABCR6747B
For Reliance General Insurance Company Ltd.

Insurance Company Branch GSTIN : 32AABCR6747B1ZP

State GSTIN Code Of Insurance Company : 32

Customer GSTIN :

Service Accounting Code : 997134

Invoice Number : Y042018003739

Invoice Date : 20-04-2018 10:55:01



Duly Constituted Attorney

Consolidated Stamp duty Paid vide GRAS GRN No. MH009617149201718E dated 19th January 2018**

** Not Applicable for the State of Jammu & Kashmir

In Witness whereof this Policy has been signed at THRISSUR this 20/04/2018 10:09:55.

Disclaimer:
In the event of misrepresentation,fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis he information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

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.This document is to be read with the policy wordings terms and conditions governing the coverages which can be downloaded from our web site : www.reliancegeneral.co.in

Please call Toll Free No. 1800-3009 for all Insurance Related Assistance

(Please scan the following QR code with a QR code reader enabled mobile to download and view the policy on your mobile)

