



Digitally signed by
Date: 2023.07.15

Reliance Private Car Vehicle Certificate cum Policy Schedule

Name of Insured: MR. DURVEE SUBBARAYUDU
Address: S-178, SHAGYANAGAR COLONY (BRAMPA NAM VILLAGE)
RANGAREDDY 501506 TELANGANA
Contact details: 800001025 / 9440706376
Email ID: myubk1015@gmail.com

Policy / Certificate No.: 920273231104278
Proposal / Covernote No.: 040613701642
Business/Occupation: NA
Period of Insurance: From 00:00 Hrs on 16/01/2019 to 15/01/2020 on 23:59

Hypothecated with: _____
Geographical Area: India

Registration Number and Place	Make / Model	Engine / Chassis No/Vehicle	Cubic Capacity	Year of MFG	Seating Capacity of side car (if any) including driver	Net Premium Rs.	IDV (Insured's Declared Value) Rs.
AP29F5552 (HYDERABAD WEST)	MARUTI JEN MIFFY LX	O10001016305 MAJED3290089546	993	2004	5	2,500.00	120,484.00

Usages As To Use

The Policy covers use 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.

Persons/Classes of Persons entitled to drive:

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 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:

a. Under Section 14(1) of the Policy: Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1989. b. Under Section 14(1)(b) of the Policy: Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Rs. 7.5 lakhs.

Deductible under Section:

(i) Compulsory deductible Rs. 1000/- (ii) Additional compulsory deductible Rs. 0/- (iii) Voluntary deductible Rs. 0/- (iv) PA Cover for owner-driver under section 18 CSE Rs. 200000/-

Nominee Details:

PA Owner Driver: _____ Nominee Name: DURVEE SREATHA Nominee Age: 30 Relationship with Owner Driver: SPOUSE

Special Conditions: NA

It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy.

The policy working with detailed terms, conditions and exclusions are available on our website.

www.reliancegeneral.co.in

Consolidated stamp duty paid vide Receipt No. MH000020890201214E dated 10/04/2013 Not applicable for the State of Jammu and Kashmir.

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 36 of M.V. Act, 1989. Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not. No Claim Bonus will only be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

Insured's Declared Value

For the Vehicle (Rs)	For Tires (Rs)	Non Elec. Accessories (Rs)	Elec./Electronic Accessories (Rs)	Value of CHOLPOLK (Rs)	Total Cover SI (Rs)	Total IDV (Rs)
120,484.00	0.00	0.00	0.00	0.00	0.00	120,484.00

Premium Schedule

Own Damage		Liability	
Basic OD	2,198.00	Basic Liability	44,100
Basic Own Damage Premium	2,198.00	Basic Liability Premium	44,100
Deduct 45% for NCB	-1,009.24	PA Benefits	
TOTAL OWN DAMAGE PREMIUM	1,188.76	Compulsory PA cover to Owner Driver of CSE 200000 (MT-15)	100.00
		Total PA Premium	100.00
		Legal Liability	
		Total Liability Premium	64,100
		Package Premium	2,109.00
		Add Service Tax (12% of Net Premium)	252.01
		Add Education Cess (2% of Service Tax)	5.04
		Add Secondary & Higher Education Cess (1% of Service Tax)	2.52
		FINAL PREMIUM	2,368.57

Subject to I.M.T. End. Nos. & Memorandum printed hereon/attached hereto (MT2215)

Service Tax Reg.No. AACR6747857001
Category-General Insurance Business Service 0040005

The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise the terms, conditions and exclusions of the Reliance Private Car Package Policy. In Witness whereof this Policy has been signed at Mumbai on 04.08.2013 in lieu of Cover Note No. 040613701642 dated 04.08.2013

In the unfortunate event of a claim, please call along with your Policy No. on 1800 300 300 (toll free) or 022 40113000 (Standard STD from 8 pm to 4 pm) and register your claim immediately within 7 days from the date of loss. For claimless service, please call along with your Policy No. on 1800 300 300 (toll free) or 022 40113000 (toll charge)

Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1989 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: Kindly acknowledge receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

For Reliance General Insurance Co. Ltd.

Duly Constituted Attorney(s)

Reliance General Insurance Co. Ltd.

Registered Office: Reliance Centre, 19, Walchand Hirchand Marg, Ballard Estate, Mumbai - 400 001

Policy Issuing Office: 570, Naigum Cross Road, Next to Royal Industrial Estate, Wadala (W), Mumbai - 400 031

Policy servicing office: Reliance General Insurance Co Ltd 570- Rec 570 House, Naigum Cross Road, Wadala (W), Mumbai, MAHARASHTRA, India - 400031

Intermediary Code Name: DIRECT / DIRECT

Intermediary Contact No:

IMPORTANT NOTICE: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule.