

Future Generali India Insurance Co. Ltd.

Future Secure Private Car Package Policy ,UIN: IRDAN132P0001V04201213

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

 Policy No
 HFG88344
 Proposal No. & Date
 P40174442, 26-JUN-2021

 Policy Issued On
 26-JUN-2021 (15:10)
 Previous Policy No.
 0805023120P103064078

 Insured Name
 MR. SUNIL KUMAR RASTOGI
 Previous Insurer
 UIIC

Insured Add. S/O MR. RAJENDRA KUMAR RASTOGI C/O HARSH Period of Own Damage 27-JUN-2021(00:00) to 26-JUN-2022(Midnight) 1 Year

Nominee Name MRS. DIPALI Age 42 [FEMALE] Relation SPOUSE

Servicing Office of Insurer: No 8, First Floor Durga City Centre Haldwani ,HALDWANI ,UTTARAKHAND , PINCODE:263139 ,UTTARAKHAND (State Code : 05), PH-1800-2202330

PAN: AABCF0191R GSTIN: 05AABCF0191R1ZF CIN: U66030MH2006PLC165287

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	VERNA FLUIDIC	VTVT SX 1.6 BSIV	1591	2014	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON	UK 07 BJ 8080	U S NAGAR	No	PETROL	MALCU41DLEM186837
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
616,000	0	0	0	616,000	G4FCEU465696

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)				
Basic Premium		Deductibles		
Vehicle	7,568	Voluntary Deductibles (0) (IMT-22A)	0	
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	190	
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0	
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0	
Sub Total (Basic Premium)	7,568	Handicap Discount (50%)	0	
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	190	
IMT 58 Premium	0	Add On Coverages	0	
Sub Total-Addition	7,568	Net Own Damage Premium (A)	7,378	

Liability Premium (B)				
		PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	250	
Third Party Liability For Bi-Fuel Kit 0		PA cover for Paid Driver of Rs 2,00,000 (IMT–17)	0	
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	50	
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT- 15)	330	Legal Liability for Employees (for 0 persons) (IMT–29)	0	
		Net Liability Premium (B)	8,520	
		Total Premium (A + B)	15,898	
SGST (9%)	1431	CGST (9%)	1431	
		Gross Premium Paid	18,760	
Note: 1.Policy issuance is subject to realization of cheque		4.Geographical Area-India,		
2.Consolidated Stamp Duty has been paid		5. The insurance company will display terms & conditions on its website www.futuregenerali.in which can be		
3.The policy is subject to compulsory deductible of Rs.2000 (IMT-22)		accessed by you online. *Subject to IMT Endt. Nos.& Memorandum:10,16,22,28		

Tenure	27-JUN-2021 to 26-JUN-2022					
Total IDV	616,000					
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) Pace						
making (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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: 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 Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs. 7.5 lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs 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 two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: ----NA----

MISP: AB-MHY000036 - BINDAL ENTERPRISES PVT LTD Designated Person (DP) Name: SURENDRA KUMAR MAURYA, Code: AB-DPHY000048-9530

Receipt No:HFG88344, Payment Mode: ACH

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 reasons 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 OF RECOVERY" For legal interruption, English version will hold good.

SAC: 997134, Description of Service: Motor Vehicle Insurance Services, Place of Supply: UTTARAKHAND(State Code: 05), Insurer Invoice Number: HFG88344

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 Chapter XI of Motor Vehicle Act, 1988

For & On Behalf of Future Generali India Insurance Co. Ltd.





Scan QR for Latest Status and Renew after 26-MAR-22

Authorized Signatory

Broker's Name & Add.:Aditya Birla Insurance Brokers Ltd. One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.;IRDA License Number -ABIBL - 146/03 Insurer's IRDA Registration Number-:132