

Chola Standalone Own Damage Policy for Private Car UIN: IRDAN123RP0002V01201920



Policy Number 3407/00136013/000/00	Certificate Number 3407/00136013/000/00
Name & Communication Address: PUTTAMONI KONDANNA H.NO 1-94,GATLAKHANAPUR PEDHAMANDADI WANAPARTHY VELTUR B.O,MAHABUB NAGAR,TELANGANA,PIN - 509382	Registration Address: H.NO 1-94,GATLAKHANAPUR PEDHAMANDADI WANAPARTHY VELTUR B.O,MAHABUB NAGAR,TELANGANA PIN - 509382
Mobile: 9177687018 Landline: 91- Mail: Shiva.kaavali7575@gmail.com EIA No. Customer ID: 1014225231960002 GSTIN: -	
Cover Note Number	Geographical Area: India
Period of Insurance: From 20/12/2023 11:37 hours to midnight on 19/12/2024	Business / Profession: Individual

PARTICULARS OF THE VEHICLE INSURED					
Date of Registration	13/02/2023	Place of Registration	WANAPARTHY	Registration Number	TS-32-G-3029
Make	MARUTI SUZUKI	Model	BALENO	Variant	ZETA 1.2
Year of Mfg	2022	Total Seating Capacity	5	Fuel used	PETROL
Cubic Capacity	1197	Engine No.	K12NP7184970	Chassis No.	MBHHWB13SNM330480
					Type of Body: HATCHBACK

IDV (Insured's Declared Value)					
For Vehicle (Rs.)	6,01,895.00	Non-Electrical Accessories (Rs.)	0	Electrical/Electronic Accessories (Rs.)	0
Value of CNG/LPG Kit (Rs.)	0	Total Value (Rs.)	601895	Odometer reading (kms):	Anticipated distance to be travelled (kms):

Details of Motor Third Party Insurance Policy covering the vehicle insured under this Policy			
Name of Insurer	ROYAL SUNDARAM	Start Date	19/12/2022
Policy Number	MOBL395025	End Date	18/12/2025

The coverage hereunder is only for Own Damage of the vehicle insured under this policy. No other liability in connection with the vehicle including Third party liability for Personal injury / Property damage is payable under this Policy

IDV Rs.	First year	Second year	Third year
	601895	0	0

Own Damage of the Vehicle	IMT	Premium (Rs.)		
		First year	Second year	Third year
Basic OD	19206	0	0	0
PA - Owner	425	0	0	0
Sub Total: (additions)	19631	0	0	0
Less:				
Bonus Discount (%)	3841	-	-	-
Sub Total: (discounts)	3841	0	0	0
Total	15790	0	0	0
Own Damage Premium	15790	0	0	0
Experience Based Discount (%)	9987	-	-	-
Total Premium	5803	0	0	0

Add-on Covers	Sum Insured* for Add-on	Options	Time Excess	First year	Second year	Third year
Waiver of Depreciation for Standalone Private Car OD			3310	0	0	0

*Sum Insured for Add-on is the IDV otherwise specifically mentioned

Total Premium (Own Damage + Add-on)	Rs.	9113
CGST	Rs.	820
SGST	Rs.	820
IGST	Rs.	0
Total Amount	Rs.	10753

LIMITATIONS AS TO USE: The Policy covers use of the vehicle 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.

DRIVER CLAUSE: Any person including 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.

Deduction Under section 1: Rs.1000

Voluntary deductibles under Section 1 Rs.0 Per claim

Additional Imposed deductibles under Section 1 Rs.0

Subject to I.M.T. Endt. Nos. and Memorandum: 22,7 .

Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

Date and Signature of the proposal 20/12/2023 In witness where of this policy has been signed in lieu of the Cover Note No.: 0 Date: 20/12/2023

Warranties: Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company.

"The policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP cover at all time. " Own Damage Cover is subject to a valid Third Party Policy".

Nil Dep:Notwithstanding anything contained in the Policy, it is warranted that Maximum Liability of the company under Nil Dep cover shall not exceed 2 claims during the Policy Period.

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

NOTE: The Policy Schedule CUM Certificate of Insurance is an important document issued based on your declaration. We request you to verify the

details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Financier Name & Address: SHRIRAM TRANSPORT FINANCE LTD,Hyderabad

Intermediary Name: CIFCL MAHABOOB NAGAR
APONE

Code: 202064631372

Contact No. 4030475000

POSP Name:
POSP PAN No.:
POSP Aadhaar No.:

For Cholamandalam MS General Insurance Company Ltd

Place: CHENNAI

Date : 20/12/2023

Receipt No:

Receipt Date:

Duly Constituted Attorney(s)

Business Location: HYDERABAD - BRANCH

GST Invoice No.: 3407486663215 | **GSTIN:** 36AABCC6633K1ZK | **SAC Code:** 997134 | **SAC Description:** Motor Vehicle Insurance Services

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

Consolidated Stamp Duty Paid Vide G.O. Rt No.G.O.No.363,Commercial Taxes and Registration (j1) Department, Tamil Nadu dated

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 the Motor Vehicles Act, 1988.

In the event of a claim under Compulsory personal accident cover (CPA), the intimation of the claim to the Insurer shall be within 30 days of its occurrence

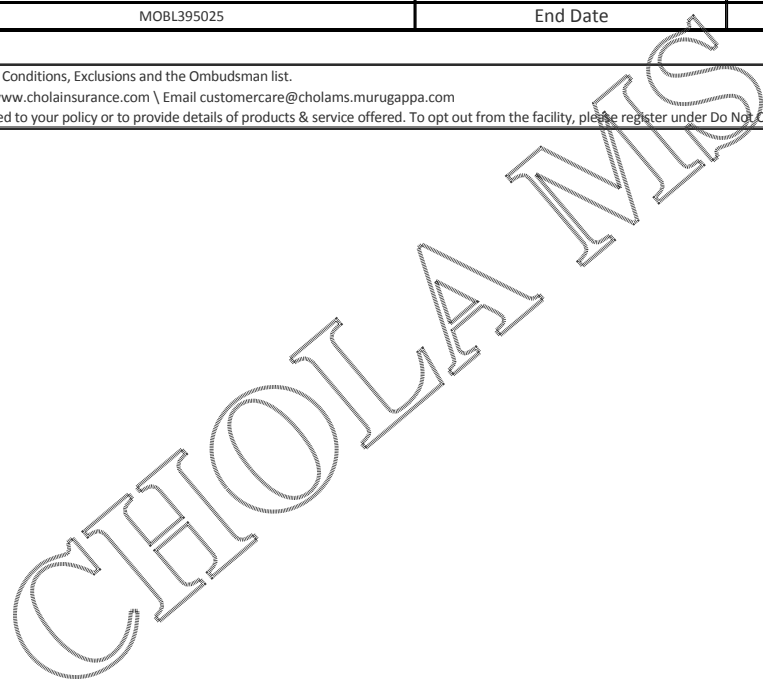
IMPORTANT NOTICE: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988, is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation, English Version will hold good.

Note: UIN of the add-on cover(s) availed under this policy are mentioned below:

Sl.No	Add on cover Name	IRDA BAP UIN	UIN
1	Waiver of Reduction in Depreciation	IRDAN123RP0002V01201920/A0005V02201920	IRDAN123RP0002V01201920/A0005V02201920

Details of Compulsory Personal Accident cover for Owner-driver (Either with TP Policy or Standalone)			
Name of Insurer	ROYAL SUNDARAM	Start Date	19/12/2022
Policy Number	MOBL395025	End Date	18/12/2023

Refer our website for Policy Wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list.
Call Toll Free: 1800 208 5544 SMS CHOLA to 56677 \ Visit www.cholainsurance.com \ Email customer@cholams.murugappa.com
Disclaimer: The Company may contact you for matters related to your policy or to provide details of products & service offered. To opt out from the facility, please register under Do Not Call section on our website.



Policy Schedule

Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies

UIN: IRDAN123RP0086V01201819

Policy Number: 3407/00136013/000/00

A. INSURED DETAILS					
Name of the Insured	Gender	Age	Date of Birth	*Nominee Name	Nominee Relationship
PUTTAMONI KONDANNA	Male	57	25/06/1966	-	-

B. SUM INSURED DETAILS	
Sum Insured: Rs.15,00,000 (Rupees Fifteen lakhs only)	

Nature of injury	Scale of compensation
(i) Death	100% of Sum Insured
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of Sum Insured
(iii) Loss of one limb or sight of one eye	50% of Sum Insured
(iv) Permanent total disablement from injuries other than named above	100% of Sum Insured

Provided always that:

- The compensation shall be payable under only one of the items (i) to (iv) above in respect of the Insured arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.15 lakhs (Rupees Fifteen Lakhs only) during any one period of insurance.

C. VEHICLE DETAILS			
Vehicle Make	Regn. No.	Engine No.	Chassis No.
MARUTI SUZUKI	TS-32-G-3029	K12NP7184970	MBHHWB13SNM330480

D. PREMIUM DETAILS		
Premium	Rs.	425
IGST	Rs.	0
CGST	Rs.	38
SGST	Rs.	38
Total Premium	Rs.	501

The registered Owner in person is entitled to the Compulsory PA cover where he/she holds an effective driving license.

Coverage under this policy will extend to all the vehicles owned by the Owner-driver under the same Policy. In other words, the cover under this Policy would be valid when the owner-driver drives any of the vehicles he / she owns

Intermediary Name : CIFCL MAHABOOB NAGAR APONE

Intermediary Code : 202064631372

Contact No. 4030475000

Receipt Number and Date :

In WITNESS WHEREOF, this Policy of Insurance has been signed on 20/12/2023

For Cholamandalam MS General Insurance Company Ltd.

Place: Chennai

Duly Constituted Attorney(s)

Refer our website for Policy Wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list.
Call Toll Free: 1800 208 5544 SMS CHOLA to 56677 \ Visit www.cholainsurance.com \ Email customercare@cholams.murugappa.com
Disclaimer: The Company may contact you for matters related to your policy or to provide details of products & service offered. To opt out from the facility, please register under Do Not Call section on our website.