



PRIVATE CAR POLICY - BUNDLED
POLICY SCHEDULE CUM TAX INVOICE
CERTIFICATE CUM POLICY NUMBER: M00012713

Important: 1) The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.

INSURED NAME	MR. SADSDDF DFGFDGFG	PHONE NO	9038794274	E-MAIL	fdgdf@fgfg.com		
POLICY/INVOICE ISSUED DATE		21/06/2021					
GEOGRAPHICAL AREA	INDIA		REGISTRATION DATE	21/06/2021			
PROPOSER ADDRESS	DGFDDGGF, SHRSJHF, BHAWANI SHANKAR S.O, MUMBAI, MAHARASHTRA, INDIA, 400028		RTO ZONE	THANE			
			CUSTOMER ID	98442			
			NOMINEE NAME	NDFJDFJJDFS			
			NOMINEE AGE	24			
			RELATIONSHIP WITH PROPOSER	AUNTY			
			APPOINTEE NAME	NA			
THIRD PARTY PERIOD OF INSURANCE	21/06/2021 11:47 To 20/06/2024 23:59		APPOINTEE RELATIONSHIP	NA			
OWN DAMAGE PERIOD OF INSURANCE	21/06/2021 11:47 To 20/06/2022 23:59						
PERIOD OF INSURANCE COMPULSORY PA	21/06/2021 11:47 To 20/06/2022 23:59						
FINANCIER DETAIL	NA						
POLICY ISSUANCE OFFICE	GUJARAT,AHMEDABAD		EIA ACCOUNT NUMBER	1234567890123456789012345601			
PARTICULARS OF VEHICLE INSURED							
REGISTRATION NUMBER	MH-04-AB-1234		MANUFACTURING YEAR / MONTH	2021 / 06			
MAKE	HONDA		MODEL / VARIANT	BRIO V MT			
ENGINE NUMBER	DJHSFHDHFHDFJ48943		CHASSIS NUMBER	DFHHDHFHJDJ4849354			
CUBIC CAPACITY	1198		SEATING CAPACITY	5			
FUEL TYPE	PETROL						
INSURED'S DECLARED VALUE (Rs.)							
VEHICLE IDV	TRAILER IDV	NON-ELECTRICAL ACCESSORIES	ELECTRICAL OR ELECTRONIC ACCESSORIES	CNG KIT	LPG KIT	TOTAL IDV	
551993.00	0	0	0	0	0	551993.00	
SCHEDULE OF PREMIUM (AMOUNT IN Rs.)							
A. Own Damage			B. Liability				
Own Damage Premium			6165.00		Basic Third Party Liability		9534.00
Bi- fuel Kit (LPG/ CNG)			0		CNGKit-TP		0
Electrical or Electronic accessories			0		LPGKit-TP		0
Non-Electrical Accessories			0		Geographical Extension TP		0
Geographical Extension (OD)			0		PA For UnNamed Persons (Sum Insured: 0)		0
Glass Fuel Tank			0		Legal Liability to Paid Driver		0
Voluntary Deductible			0		Compulsory PA for owner driver		23.00
Own Damage Premium before NCB			6165.00		Restricted TPPD (Limit: 6000) :		0
					Legal Liability Employees(No.Of Employees:0)		0
					PA - Named Person (Sum Insured: 0)		0
Total Own Damage Premium:			6165.00		Total Liability Premium:		9557.00
TOTAL PACKAGE PREMIUM (A+B)						15722.00	
NET PREMIUM						15722.00	
IGST(%)							
SGST(%)						1415	
CGST(%)						1415	
UGST(%)							
KERALA CESS(%)						0	
TOTAL TAX PAYABLE						2830	
TOTAL PREMIUM						18552	
POLICY SUBJECT TO THE FOLLOWING IMT(S): 22,15							
DEDUCTIBLE UNDER SECTION - I :(i) Compulsory deductible Rs 1000/- for vehicle not exceeding 1500 CC and Rs 2000/- for vehicle exceeding 1500 CC.							
INTERMEDIARY CODE / NAME		1009298 / iAND INSURANCE BROKER PVT. LTD					
INTERMEDIARY CONTACT NUMBER		9999999999					
INTERMEDIARY EMAIL ID		abc@gmail.com					

LIMITS OF LIABILITY : (a) Under Section II (1) (i) 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, 1988. (b) Under Section II (1)(ii) 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- (i) TPPD 7,50,000/-. (ii) PA cover for owner driver under section III CSI Rs 100000.

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'S CLAUSE: Any person including the Insured provided that a person driving holds a valid 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 a valid 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.
For RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

IMPORTANT : In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from inception
We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance is issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicle Act 1988
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".

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) as per the following table.	
% of Discount on Own Damage Premium	
Period of Insurance	% of NCB on OD Premium
The Preceding Year	20%
Preceding Two Consecutive Years	25%
Preceding Three Consecutive Years	35%
Preceding Four Consecutive Years	45%
Preceding Five Consecutive Years	50%

"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 wording with detailed terms, conditions and exclusions are available on our website www.rahejaqbe.com
Statutory Provisions:
"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk.
I/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 XI of M.V. Act, 1988.
*Except as provided in GR 27 Rule (g) of IMT i.e. Sale of Vehicle, No NCB will be allowed, when a policy is not renewed within 90 days of the expiry.
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. 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 to the terms, conditions and exclusions of the Private Car Bundled Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy start date in lieu of Proposal/Cover note No. as mentioned in the policy.
Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDAI. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies issued without Registration No of vehicles).
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.
It is warranted that the insured named herein/owner of the vehicle holds valid Pollution Under Control (PUC) Certificate and/or valid/fitness certificate as applicable on the date of commencement of the policy and undertakes to maintain and renew a valid and effective PUC and/or fitness certificate, as applicable during the subsistence of the Policy. Further, the company reserves the right to initiate/take any/all appropriate action in case of any discrepancy in the PUC and/or fitness certificate.
Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately on customercare@rahejaqbe.com. In the unfortunate event of a claim, please call quoting your Policy No.on Toll Free No : 1800 102 7723 (9 am to 8 pm, Monday to Saturday) and register your claim immediately within 7days from the date of loss. You can also reach us at customercare@rahejaqbe.com.

UIN : IRDAN141RP0016V01201920	
Name of Product/Add-on	Product UIN
Compulsory PA Owner Driver	IRDAN141RP0004V02201819

Raheja QBE General Insurance Company Limited, IRDAI Registration Number – 141.
P & G Plaza, Ground Floor, Cardinal Gracious Rd, Chakala, Andheri East, Mumbai - 400099.
Telephone : +91 22 4231 3888 Facismile : +91 224231 3777
Invoice No:M00012713 Date:21/06/2021 Branch GST:24AADCR7145R1ZT
Place of Supply:GUJARAT,AHMEDABAD Description of Service: Motor Insurance Service
GST:Service Code : 997134 CIN :U66030MH2007PLC173129 Client GSTN :
TOLL FREE NUMBER: 1800 - 102 - 7723
(9 am to 8 pm, Monday to Saturday)