

Date : 15/07/2021

Policy No. : V0101216

Mr. akash d rana

gfdgdf,

gfdgdf,

ghghg,

Ahmedabad,

GJ, Pincode : 380009

Telephone(Mob) : 6565555555

Email Id : akash@nodib.com

Intermediary Name : Web Aggregator - Motor - COA

PPV

To renew SMS, REN to 9222211100

To Activate Road Side Assistance(RSA) Cover,
SMS "ACTIVATE POLICY V0101216 " To 9222211100
(Standard SMS charges applicable)

Dear Mr. akash d rana

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **V0101216**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

****NCB has been allowed 25% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

If undelivered, please return to:

Future Generali India Insurance Company Limited

Registered and Corporate

Office Address, Embassy 24X7

Park, 801 and 802, 8th Floor

L.B.S. Marg, Vikhroli - West

Mumbai, Maharashtra, 400083

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Date : 15/07/2021

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

For Future Generali India Insurance Co. Ltd.



(Authorised Signatory)

If undelivered, please return to:

Future Generali India Insurance Company Limited

Registered and Corporate

Office Address, Embassy 24X7

Park, 801 and 802, 8th Floor

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Tax Invoice

| INSURED DETAILS | | | |
|-------------------------------------|--|---|-----------------------------------|
| Policy Number | : V0101216 | Address of Service Provider: Off Code-10,Future Generali India Insurance Co Ltd, Registered and Corporate, Office Address, Embassy 24X7, Park, 801 and 802, 8th Floor, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra, Pincode - 400083 | |
| Invoice Number | : 202127PNT0054993 | | |
| Reverse Charge | : No | Area Code | : Brn 10 Area: Sindhi Vinayak |
| Name of Insured/Proposer | : Mr. akash d rana | FGI State Code | : 27 |
| Address | : gfdgdf, gfdgf, ghghg, Ahmedabad, GJ, Pincode-380009 | FGI GSTIN Number | : 27AABCF0191R2Z8 |
| Place of Supply(State Code): | 24 | FGI PAN Number | : AABCF0191R |
| GSTIN / UIN Number | : - | Intermediary Name \ Code: | Web Aggregator - Motor \ 60001464 |
| Period of Insurance | : From 00:00 hours of 16/07/2021 To Midnight of 15/07/2022 | Date of Issue / Invoice Date | : 15/07/2021 |
| | | HSN | : 997134 |
| | | Nature of Service | : General Insurance Service |

Received with thanks from akash d rana a sum of ₹ 12,187.00 towards Premium on the above mentioned policy.

| PARTICULARS | TAX(%) | PREMIUM (₹) |
|---|--------|---------------|
| Gross Premium | | 10,328.00 |
| Add : IGST | 18% | 1,859.04 |
| Add : Cess | | - |
| Total (Rounded to nearest rupee) | | 12,187.00 |

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 15/07/2021






Future Secure Motor Insurance Policy

| CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989 | | | | |
|---|---|---|-------------------|-----------|
| Policy Servicing : Off Code-10, Future Generali India Insurance Co Ltd, Registered and Corporate, Office Address, Embassy 24X7, Park, 801 and 802, 8th Floor, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra, Pincode- 400083., Tel_No: - | | | | |
| Policy No. : V0101216 Insured : Mr. akash d rana Address : gfdgdf, gfdgf, ghghg, Ahmedabad, GJ, 380009 | Period of Insurance : From 00:00 hrs of 16/07/2021 To Midnight of 15/07/2022. Covernote No : - Dated: Zone: A Intermediary Name/Code : Web Aggregator - Motor / 60001464 Telephone(Mob) : 9870007339 Email ID : tarun.vijay@futuregenerali.in FGI GSTIN Number : 27AABCF0191R2Z8 | | | |
| GSTIN Number : - | | | | |
| INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION | | | | |
| Registration No., RTA Location | Make/Model of Vehicle | Engine No. | Chassis No. | |
| AN02AA4444 DELHI | HONDA BRIO 1.2 V MT | 44444444444444450 | GFGD4444444444444 | |
| Year of Manufacture | Cubic Capacity | Type of Body | Seating Capacity | Premium |
| 2019 | 1198 | SALOON | 5 | 12,187.00 |
| DRIVERS CLAUSE :- 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. | | | | |
| LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- 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. | | | | |
| Geographical Area : INDIA | | | | |
| 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule. | | | | |
| IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) 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 the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 25 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles). | | | | |
| LIMITS OF LIABILITY | | | | |
| Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988 | | Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event. | | |
| Under Section III : PA Owner – Driver as per premium computation table | | Compulsory Deductible Under Sec I - ₹ 1,000.00 | | |
| Hypothecation Agreement with:- NIL | | | | |
| SPECIAL CONDITIONS – NIL | | | | |
| ADDITIONAL EXCESS – NIL | | | | |



| | | | | | | |
|---|------------------------------|---|--------------------------------------|-------------------------------|---------------|-----------|
| Policy No : V0101216 | | Period Of Insurance : From 00:00 hrs of 16/07/2021 To Midnight of 15/07/2022 | | | | |
| INSURED'S DECLARED VALUE | | | | | | |
| For Vehicle- ₹ | For Non Elec Accessories - ₹ | For Side Car-₹ | For Elec Accessories- ₹ | For Bi-Fuel Kit (CNG/LPG) - ₹ | Total Value-₹ | |
| 406,001 | - | - | - | - | 406,001 | |
| SCHEDULE OF PREMIUM | | | | | | |
| PARTICULARS | | | | | ₹ | ₹ |
| A-OWN DAMAGE | | | | | | |
| Basic Premium on Vehicle | | | | | 7,997.41 | |
| **Less : No Claim Discount 25% | | | | | 1,999.35 | |
| Add : Add-on Premium | | | | | 609.00 | |
| Total Own Damage Premium (A) (rounded off) | | | | | | 6,607.00 |
| B-LIABILITY | | | | | | |
| Basic Premium including Premium for TPPD | | | | | 3,221.00 | |
| Add : PA to persons other than Owner/Driver (No. of persons 5) PA Limit Rs. 200000 per person. | | | | | 500.00 | |
| Total Liability Premium (B) | | | | | | 3,721.00 |
| Total Annual Premium (A+B) | | | | | | 10,328.00 |
| Total Premium for the Policy Period | | | | | | 10,328.00 |
| Goods and Service Tax | | | | | | 1,859.04 |
| Total Premium (rounded off) | | | | | | 12,187.00 |
| Class of Vehicle: Private Car | | | Subject to Endorsement Nos. 22 ,16 , | | | |
| 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 M .V. Act, 1988. | | | | | | |
| For FUTURE GENERALI INDIA INSURANCE CO. LTD. | | | | | | |
| POS Name / Pan No : M Madam / DHNPG6287W | | | | | | |
|  (Authorized Signatory) | | | | | | |
| Receipt No : Z2123074 Date of Issue : 15/07/2021 Place of Issuance : Mumbai* *Address as mentioned below | | | | | | |
| Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 15/07/2021 | | | | | | |
| For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) | | | | | | |

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/13/2021/1509, Dated 19/04/2021. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : 1/RD/FGIICL/MOTORS/FS/07-

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

| Annexure | | | |
|---|--|------------------------|-----------------------|
| Forming part of policy number:- V0101216 | | | |
| Motor Add-on Cover | | | |
| Serial No. | Add-on Description | UIN No. | Premium Amount -₹. |
| 1 | Road Side Assistance | IRDAN132P0001V03201213 | 250.00 |
| 2 | Zero Depreciation Cap | IRDAN132P0001V02200910 | 252.20 |
| 3 | Theft Or Loss Of Keys | | 53.85 |
| 4 | Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000 | | 52.95 |
| Please refer the attached detailed policy wordings for the above mentioned coverages. | | | |

Dear akash d rana,

We wish to inform you that the Insurance policy number V0101216 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure Motor Insurance Policy - TRANSCRIPT/DECLARATION

| Sr No | Insured Details | |
|----------------------------|--|--|
| 1 | Insured Name | akash d rana |
| 2 | Registration address of the Insured | gfdgdf, gfdgf, ghghg, Ahmedabad, GJ, 380009 |
| 3 | Communication address of the Insured | gfdgdf, gfdgf, ghghg, Ahmedabad, GJ, Pincode :- 380009 |
| 4 | Residence Telephone no | |
| 5 | Mobile no | 6565555555 |
| 6 | Email id | akash@nodib.com |
| Policy Details | | |
| 7 | Policy Number | V0101216 |
| 8 | Risk start time and date | 16/07/2021/00:00 |
| 9 | Risk end date | 15/07/2022 |
| 10 | Renewal NCB % | 25% |
| Vehicle Details | | |
| 11 | Make and Model of vehicle insured | HONDA BRIO 1.2 V MT |
| 12 | Registration No | AN02AA4444 |
| 13 | Engine No | 44444444444444450 |
| 14 | Chassis No | GFGD44444444444444 |
| 15 | Cubic Capacity | 1198 |
| 16 | Year of Manufacturing | 2019 |
| 17 | RTO where vehicle is/will be registered | DELHI |
| 18 | Seating Capacity | 5 |
| 19 | Date of Registration / Purchase | 15/07/2019 |
| 20 | Usage of the vehicle | PV |
| 21 | Fuel Type | Petrol |
| 22 | Hypothecation/Lease/Hire Purchase | NA |
| 23 | Bank Name | NA |
| 24 | Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle) | Yes |
| Previous Insurance Details | | |
| 25 | Previous Insurer Name | Bajaj Allianz General Insurance Co Ltd. |
| 26 | Expiring Policy No | TATA-0125879364 |
| 27 | Expiring Policy Expiry Date | 15/07/2021 |
| 28 | No Claim Bonus % under expiring policy | 20.00 % |
| 29 | Is there any claim in expiring policy | N |
| 30 | Do you have 24/7 PA & PTD insurance cover of min Rs.15 lakhs | |
| IDV Details | | |
| 31 | Vehicle IDV on Renewal | ₹.406,001 |



| | | |
|------------------------------------|---|------------|
| 32 | Electrical Accessories IDV | ₹.0 |
| 33 | Non Electrical Accessories IDV | ₹.0 |
| 34 | CNG IDV | ₹.0 |
| 35 | Add on Plan | Plan 1 , , |
| Third Party Coverages Opted | | |
| 36 | Basic Premium including Premium for TPPD | Opted |
| 37 | Add:-Trailers | Not Opted |
| 38 | Less : Limit of Liability under sec II-1(ii)-₹. 6000 | Not Opted |
| 39 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 40 | Add : Geographical Area Extn | Not Opted |
| 41 | Add : Compulsory PA to Owner-Driver ₹. lacs | Not Opted |
| 42 | Add : PA to persons other than Owner/Driver (No. of persons 5)PA Limit ₹.200000 per person. | Opted |
| 43 | Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person. | Not Opted |
| 44 | PA to Named Persons other than Owner Driver As per Annexure attached | Not Opted |
| 45 | Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 0) | Not Opted |
| 46 | Add : Legal Liability to (No. of persons 0) | Not Opted |
| 47 | Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs | Not Opted |
| 48 | Add : Legal Liability to Employees of the Insured (No. of persons 0) | Not Opted |
| Own Damage Coverages Opted | | |
| 49 | Basic Premium on Vehicle | Opted |
| 50 | Add : Non-Electrical Accessories | Not Opted |
| 51 | Add : Electrical/Electronic Accessories | Not Opted |
| 52 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 53 | Add : Trailers | Not Opted |
| 54 | Add : Geographical Area Extn | Not Opted |
| 55 | Add : Embassy Loading | Not Opted |
| 56 | Add : Fibre Glass Tanks | Not Opted |
| 57 | Add : Driving Tutions | Not Opted |
| 58 | Add : Rallies | Not Opted |
| 59 | Less : Anti Theft | Not Opted |
| 60 | Less : Vehicles Specially Designed/Modified For Handicapped Persons | Not Opted |
| 61 | Less : Use confined to own premises | Not Opted |
| 62 | Less : Automobile Association Membership | Not Opted |
| 63 | Less : Vintage Car | Not Opted |
| 64 | Less : Voluntary Deductible-₹. 0 | Not Opted |
| 65 | Add : Add-on Premium | Opted |
| Nominee Details | | |
| 66 | Nominee Name | - |
| 67 | Nominee Relationship with Insured | - |
| 68 | Nominee Age in Y or M | -- |
| 69 | Nominee % | - |
| 70 | Appointee Name | - |
| 71 | Relationship of Appointee with Nominee | - |

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER OR CLEANER

(For vehicles rated as Private cars and Motorised two wheelers [not for hire or reward] with or without side car)

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

| Details of Injury | Scale of Compensation |
|---|-----------------------|
| i) Death | 100% |
| ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye | 100% |
| iii) Loss of one limb or sight of one eye | 50% |
| iv) Permanent Total Disablement from injuries other than named above | 100% |

Provided always that :

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs. * during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representatives(s) whose receipt shall be a full discharge in respect of the injury of such person.
- (4) not more than....** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle insured is to be inserted.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.