

Nissan Renault Financial Services India Pvt. Ltd.

MR. SWAPNIL DILIPKUMAR MUNOT
FLAT NO 04, SAI NIVAS APARTMENT, MATE PARK
SAWARKAR NAGAR, GANGAPUR ROAD , NASHIK ,
MAHARASHTRA-422013

We thank you for purchasing your online policy from our portal.

*Your Vehicle Insurance Policy number **3311/00810153/000/00** through your preferred Insurance Partner **Cholamandalam MS General Insurance Company Limited** has been successfully generated and it is attached for your reference.*

*In case of any queries or assistance, please call us on our **Helpline No 044-6175 4830** or write to us at **customerservice.insurance@nrfsi.com***

*We thank you for choosing **NRFSI** and take pride in having you as our customer.*

Assuring you of our best services at all times.

Warm Regards,
Team Nissan Renault Financial Services India (P) Ltd.

Disclaimer:
Pursuant to sec 64VB of the Insurance Act 1938 , your policy will only be effective after the Insurer has received the premium for the policy in cleared funds
In case of dishonor of the premium cheque , your policy is automatically cancelled ab initio (i.e. from the beginning)
For legal interpretation , English version will prevail . The attached certificate cum schedule is to be read with the policy wordings terms and conditions governing the coverage , which can be downloaded from the Insurer's web site:www.cholainsurance.com

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(Composite)

<div></div>		<div>Cholamandalam MS General Insurance Co. Ltd. PACKAGE POLICY - CERTIFICATE CUM POLICY SCHEDULE CUM RECEIPT UIN: IRDAN123RP0001V03100001 IRDAI Registration No. 123 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989) Servicing Office of Insurer: No. 102A, Ground floor, Leela Bussiness Park, Village Marol, Andheri (East), Mumbai - 400059, , MUMBAI , MAHARASHTRA- State Code-27 PAN: AABCC6633KGSTIN: 27AABCC6633K1ZJCIN NO : U66030TN2001PLC047977</div>			
Policy No. & Policy Issued On	3311/00810153/000/00 , 30 Nov 2022 2:35PM		Proposal No. & Date	PDGPROD8272357, 30 Nov 2022	
Insured Name	MR. SWAPNIL DILIPKUMAR MUNOT		Period of Own Damage Cover	02 Dec 2022 12:00AM to 01 Dec 2023 11:59PM (Midnight)	
Period of Liability Cover :	02-Dec-2022 to 01-Dec-2023 (Midnight)		Period of Compulsory PA Cover	02 Dec 2022 12:00AM to 01 Dec 2023 11:59PM(Midnight)1Yr.	
Insured Add.	FLAT NO 04, SAI NIVAS APARTMENT, MATE PARK SAWARKAR NAGAR, GANGAPUR ROAD , NASHIK , MAHARASHTRA-422013		Previous Own Damage Policy No .	993192123090014716	
			Previous Own Damage Insurer	Reliance General Insurance Co.Ltd.	
Nominee Name	DILIP		Age 56	Relation FATHER	
Make	Model	Variant		Cubic Capacity/GVW	Seating capacity
RENAULT	KWID	RXL		799	5
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	MINI		PETROL	E259723	MEEBBA009K8686083
Manufacturing Year	RTO	Registration No.	Registration Date	CNG/LPG Kit	
2019	NASHIK	MH 15 GX 6859	02 Dec 2019	0	
Vehicle IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV		
266000	0	0	266,000.00		
Schedule of Premium (Amount in Rs.)					
Own Damage Premium (A)					
Basic Premium			Deductibles		
Vehicle	2,426	Voluntary Deductibles (0) (IMT-22A)		0	
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)		0	
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)		0	
CNG/LPG Kit (IMT - 25)	0	No Claim Bonus (25%)		607	
Sub Total (Basic Premium)	2,426	Handicap Discount(IMT-12)		0	
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)		607	
Lamp,Tyre Mudguards (IMT - 23)	0				
Add On (Consumables,Engine Protection,Nil Depreciation)	2926				
Sub Total-Addition	5,352	Net Own Damage Premium (A)		4,745	
Liability Premium (B)					
Basic Third Party Liability (including TPPD)	2,094	PA Cover (100000 per person) for Driver(0) (IMT-17)		0	
Third Party Liability For Bi-Fuel Kit	0	PA Cover (100000 Per Person) for 5 Unnamed Persons(IMT-16)		250	
Legal liability to Driver (1) (IMT - 28)	50	Third Party Liability Geographical Area Extension		0	
PA Cover For Owner Driver	325	Net Liability Premium (B)		2719	
			Total Premium (A+B)		
			CGST(9.00%)		
			SGST(9.00%)		
			Gross Premium Paid		
			8,808		
Note: 1.Policy issuance is subject to realization of cheque/UTR NO 2.Consolidated Stamp Duty Paid Vide G.O. Rt No.426,Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 21/12/2020. 3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22) 4. Geographical Area-India *Subject to IMT Endt. Nos.& Memorandum:,16,22,28,7 5.Add-on : Consumables UIN: IRDAN123RP0001V01200203/A0007V01201617, Nil Depreciation UIN: IRDAN123RP0001V01200203/A0003V01200910, Engine Protection UIN: IRDAN123RP0001V01200203/A0010V01201617					
Financier Details: MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD. , - NASHIK					
Payment Mode: Online Payment Addon Cover(s) : 1.- If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.					
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 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.					
Limits of Liability Clause: Under Section III of the policy - PA cover for owner driver CSI 1500000.0/- (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 of control of the insured up to the limits specified- (TPPD 1 Sum Insured - 7,50,000/-).					
Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at(1800-208-5544)or may write an email at (customercare@cholams.murugappa.com). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at(GRO@cholams.murugappa.com) .In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website:www.irdai.gov.in , or on the website of General Insurance Council:http://www.cioins.co.in/ombudsman.html or on the company website :www.cholainsurance.com.					
The policy/AddOn wording with detailed terms, conditions and exclusions are available on our website:www.cholainsurance.com.					
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.					
Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.					
It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance.This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.					
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. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.					
FASTag: Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit http://www.fastag.org/ for details.					
Warranty Statement : "In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured." Benefits 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 automatically cancelled ab initio (from inception) l/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 Claims, please call 1800-208-5544 or mail to customercare@cholams.murugappa.com. or visit our website www.cholainsurance.com.					
HSN/SAC : 997134	Description of Service: Motor vehicle Insurance		Place of Supply : MAHARASHTRA(State Code : 27) Invoice Number : REN00950915		
We hereby declare that though our aggregate turnover in any preceding financial year from 12-18 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					
Corporate Agent : Nissan Renault Financial Services India Pvt. Ltd. Address : VBC Solitaire, 5th Floor, 47 & 49 Bazullah Road, T. Nagar, Chennai - 600017 Corporate Agent (Composite), IRDAI License no. :CA0604 (Valid Till : 21-10-2024) MISP Name : UNNATI VECHILES PRIVATE LIMITED DAWOODI BOHRA JAMAT TRUST BUILDING OLD BHANDARA ROAD OPP MEHTA PETROL PUMP, NAGPUR, MAHARASHTRA Pan : AABCU3821B DP Name : MR PAWAN ASHOKRAO BAWANKAR DP Code : DPDNRNAJA29471		Scan QR Code to view the policy 		For & On Behalf of Cholamandalam MS General Insurance Co. Ltd. 	
FOR RENEWAL / CLAIMS ASSISTANCE		Please contact Ins.Co.& Dealer DAWOODI BOHRA JAMAT TRUST BUILDING , NAGPUR , MAHARASHTRA- 440008 Contact No. : 8554990135			