

Contact No

## Two Wheeler-Comprehensive Insurance

## **CERTIFICATE OF INSURANCE CUM SCHEDULE**

Policy Type



Name of the Policy Holder : Anitha Murugesan

Communication Address : F4 Guru Kailash Apts Pamban Sw amigal

Salai Chitlapakkam

Tambaram, Tamil Nadu - 600064

8056424437

Email ID : anitha.pathu2010@gmail.com

: SJ569289 Policy No.

: Two Wheeler-Comprehensive Insurance

Policy

: 929 Total Premium

Period Of Insurance : 20/03/2020 00:00 to midnight of 19/03/2021

: 2C000098 Agent No

Agent Name : POLICYBAZAAR INSURANCE WEB AGG

Your Vehicle Details				
Vehicle Reg.no.: TN11AE2639	Year of Manufacture:2018	Make / Model:YAMAHA/RAY	Fuel Type:Petrol	
Insured Declared Value of the Vehicle(IDV):27729	Seating Capacity(Including Driver):2	Chassis / EngineNo:ME1SED1BBH0023488/ E3Y3E0284178	Cubic Capacity:113	

## Your Premium Details(in Rs)

Own Damage Premium(A)				
Vehicle	466	Additional Cover		
Electrical Accessories Sum Insured (IMT 24) (0)	0.00	Deprecition Cover(100%)	0	
Non-Electrical Accessories Sum Insured (0)				
CNG/LPG (IMT 25) (0)	0.00			
Basic Own Damage Premium	466			
Voluntary Deductible	0.00			
No Claim Bonus (25%)	-12			
AntiTheft	0.00			
Load / Discount	-419			
Total Own Damage Premium				

Liability Premium (B)			
Basic TP Premium (Including TPPD)	752		
PA to Owner Driver	0		
Unnamed PA Cover to Passengers (IMT 16)	0.00		
Legal Liability to Paid Driver (IMT 28)	0.00		
TPPD	0		
Bi-Fuel Kit	0.00		
Total Liability Premium			
Net Premium (A+B)	787		
GST @18%	142		
Total Premium(In Rs)	929		

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 of personal luggage)(c) Organized Racing (d) Pace Making (e) Speed Testing (f) Reliability Trial (g) Any purpose in connection with Motor Trade. Driver's Clause: Persons or Classes of person entitled to drive: 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. 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 Vehicles Act, 1988. Under Section II-1 (ii) of the policy (Damage to Third Party Property) Rs. 7.5 lakhs Under Section III: P.A cover to owner driver (CSI): Rs.0.00. PA cover to unnamed passenger Rs. 0. Deductible under Section-I: Compulsory Deductible IMT 22: Rs. 100 . Voluntary Deductible IMT 22 (A): Rs. 0 Subject to Indian Motor Tariff Endorsement (nos.) IMT22-IMT5-IMT6-IMT7-

Under HP / HYP / Lease with:Bengaluru

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 XI of Motor Vehicles Act, 1988. In witness of this Policy has been signed at Tambaram

This policy is booked via IP at 5/3/2020 10:56:52

Receipt no. : PG17188740 Service Tax Registration no.:AADCB2008DST001 For Bharti AXA General Insurance Co. Ltd Authorized Signatory



Stamp duty paid to the account of The District Registrar of Stamps (Acc Head 0030-02-103-0-01), Bangalore Karnataka.

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's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". The Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the company and Company accepts the requested amendments/ modifications/alterations and records the same through separate endorsement to be issued by the Company Insurance is the subject matter of solicitation. For redressal of your grievance, if any, you may approach any one of the offices- 1. Policy issuing office 2. Corporate Office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website: www.irda.gov.in , or on the website of General Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.in