

IFFCO -TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN, C1 Distt Centre, Saket, New Delhi- 110017

Issuing Office :

Narain Manzil, 4th Floor
23, Barakhambha Road,
Connaught Place, New Delhi - 110001
Ph: 41519720-24
Fax: 011-41519725

**Policy Schedule Cum Certificate of Insurance
Two Wheeler Policy**

Insured's Name :	KULBHUSHAN ..	Policy No.	: 71660013
Address :	H.NO 73 HARKESH NAGAR , TILPAT FARIDBAD	Date Of Issuance	: 23/01/2010
		Period Of Insurance: From 1130 hrs on	: 09/11/2009
		To Mid Night on	: 08/11/2010
Phone Number :	9250582833 C/N No: 40181625 AgentNo : 20000425 20A	Geographical Area :	Within India Only
	FARIDABAD HARYANA PinCode : 121003		

Insured Motor Vehicle Details & Premium Calculation							
Registration Mark & No	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs	Engine No.	Seating Capacity
		SOLO				14134	
UP51AD1753	2008	Make of Vehicle	100	Comprehensive	34000	Chassis No.	2
		HERO HONDA SPLENDOR PLUS				01168	

Registration Authority						Gross Premium Rs.
Insured Declared Values (Rs)						
Two Wheeler	Side Car	Accessories	Elec./Elec. Acc.	Bi-Fuel Kit	Total Value	
34000	-	-	-	-	34000	714.70

A. Own Damage		Amount Rs.	B. Third Party		Amount Rs.
Basic Premium		569.84	Basic Premium		300.00
Electrical/Electronic Accessories (IMT 24)		-	Bi Fuel Kit (IMT 25)		-
Accessories (IMT 33)		-	PA Owner: Driver CSI Rs 100000		50.00
Bi Fuel Kit (IMT 25)		-			
Add:			Add:		
Rallies (IMT 31)			Legal Liability to Driver (IMT 28)		-
Foreign Vehicle Loading (IMT 19)			Legal Liability to Employees (IMT 29)		-
Geographical Area Extn (IMT 1)			PA to Passengers (IMT 16)		-
Less:			Rallies (IMT 31)		-
Voluntary Express Less 0% (IMT 22A)			Geographical Area Extension (IMT 1)		-
Side Car Discount			Less:		
Anti Theft Device (IMT 10)			Third Party Property Damage (IMT 20)		
Automobile Association (IMT 8)			Limit of Liability Under Section II-I (ii)		
Handicap Discount (IMT 12)			100000		-
Vehicle Use (IMT 13)					
No Claim Bonus 20.00 %		113.97			
Any Other Loading/Discount		91.17	Any Other Loading/Discount		-
Net (A)		364.70	Net (B)		350.00
Co-insurance Details	Name	Type	%	Total Premium	714.70
					-
				Service Tax	73.61
				Premium Paid	788

Under Hire Purchase/Hypo /Lease Agreement with.

Subject to IMT Endorsement Nos.

Printed herein / attached hereto

Limitation as to use:
Use Only for social, domestic and pleasure purposes and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trial, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade

Driver Clause:
Any person including insured, provided that the person driver holds an effective driving 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.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on own damage section of the policy, if no claim is made or pending the preceding year(s) as per the following table:

Period of Insurance percentage of NCB on OD Premium	Under Section II-I (i) - Such amount as is necessary to meet the requirement of the Motor Vehicle Act, 1988.
The preceding Year 20%	Under Section II-I (ii) - As per premium computation table
Preceding 2 consecutive years 25%	Under Section III - PA Owner - Driver as per premium computation table
Preceding 3 consecutive years 35%	Deductible under section I (Rs) - for Partial Loss, for Total Loss 50
Preceding 4 consecutive years 45%	
Preceding 5 consecutive years 50%	

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

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 IFFCO-TOKIO General Insurance Co. Ltd.

Tie Up No : 20000139

Call Centre : 1800-103-5499 (Toll Free); (0124) 428-5499 ; SMS No : 56161

Service Tax No : D-III/ST/R-IV/GEN INS/01/03

Authorized Signatory