## IFFCO -TOKIO GENERAL INSURANCE CO. LTD

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

## Policy Schedule Cum Certificate of Insurance Two Wheeler Policy

Issuing Office:

Narain Manzil, 4th Floor 23, Barakhambha Road,

Connaught Place, New Delhi - 110001

Authorized Signatory

Ph: 41519720-24 Fax: 011-41519725

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 **FARIDABAD** HARYANA PinCode : 121003 To Mid Night on : 08/11/2010 Phone Number: 9250582833 C/N No: 40181625 AgentNo : 20000425 20A Geographical Area: Within India Only

Registration   Name	tor Vehicle Details & Premium Calculation				1	Coverage							
UPS1AD1753   2008   Make of Vehicle   100   Comprehensive   34000   Chassis No.   01168	Type of Body		4	СС	IDV in Rs			Seating					
Registration Authority  Insured Declared Values (Rs)  Two Wheeler Side Car Accessories Elec. Rec. Bi-Fuel Kit Total Value 34000  A Own Damage Accessories (IMT 24)  Basic Premium Electrical/Electronic Accessories (IMT 24)  Accessories (IMT 24)  Accessories Bi-Fuel Kit (IMT 25)  Add:  Railies (IMT 31)  Bi-Fuel Kit (IMT 25)  Add:  Legal Liability to Driver (IMT 28)  Less:  Voluntary Express Less 0% (IMT 24A)  Automobile Association (IMT 8)  Automobile Association (										Capacit			
Two Wheeler Side Car Accessories Elec./Elec. Acc. Bi-Fuel Kit Total Value 34000 340000  A. Own Damage Amount Rs. B. Third Party September 1 Side Car Accessories (IMT 24)					100 Comprehensive		ehensive	34(1(1))				2	
Two Wheeler Side Car Accessories Elec.Flec. Acc. Bi-Fuel Kit Total Value 34000  A. Own Damage Amount Rs. Basic Premium Electrical/Electronic Accessories (IMT 24) Accessories (IMT 24) Accessories (IMT 33) Bi Fuel Kit (IMT 25) Add: Add: Rallies (IMT 35) Bi Fuel Kit (IMT 25) Add: Add: Accessories (IMT 19) Coegraphical Area Extn (IMT 1) Less Cographical Area Extn (IMT 1) Less Count (IMT 1) And Device (IMT 10) Altin Their D													
A Own Damage A Mount Rs. Basic Premium Electrical/Electronic Accessories (IMT 24) Accessories (IMT 33) Bir Fuel Kill (IMT 25) Accessories (IMT 33) Bir Fuel Kill (IMT 25) Add: Accessories (IMT 37) Accessories (IMT 18) Accessories (IMT 19) Accessories (IMT 28) Legal Liability to Driver (IMT 28)			Ins	surec	d Declared V	alues (R	s)				Gross Pro	mium Da	
A Own Damage  A Country  Service  A Coessories (IMT 24)  Accessories (IMT 33)  B Fuel Kit (IMT 25)  ACCESSORIES (IMT 33)  B Fuel Kit (IMT 25)  ACCESSORIES (IMT 33)  ACCESSORIES (IMT 33)  B Fuel Kit (IMT 25)  ACCESSORIES (IMT 33)  ACCESSORIES (IMT 33)  ACCESSORIES (IMT 33)  ACCESSORIES (IMT 33)  ACCESSORIES (IMT 34)  ACCESSORIES (IMT 35)  ACCESSORIES (IMT 36)  ACCESSORIES (IMT 37)  ACCESSORIES	Side Car Accessories			es	Elec./Elec. Acc.			Bi-Fuel Kit Tot		Total Value	Gross Premium		
Basic Premium ElectricalFlectronic Accessories (IMT 24) ElectricalFlectronic Accessories (IMT 24) Accessories (IMT 33) Bir Fuel Kit (IMT 25) Add: Add: Rallies (IMT 31) Foreign Vehicle Loading (IMT 19) Geographical Area Extin (IMT 1) Less: Voluntary Express Less 0% (IMT 22A) Side Car Discount Anti Theil Device (IMT 10) Less: Voluntary Express Less 0% (IMT 22A) Side Car Discount (IMT 10) Less: Voluntary Express Less 0% (IMT 27) Anti Theil Device (IMT 10) Less: Third Party Property Damage (IMT 20) Limit of Liability Under Section (IMT 1) Less: Vehicle Use (IMT 11) And Theil Device (IMT 11) Less: Vehicle Use (IMT 13) No Claim Bonus 20.00 % Any Other Loading/Discount Vehicle Use (IMT 13) No Ret (IA)  Co-insurance Details  Name  No Claim Sous discount (IMT ename)  Vehicle Use (IMT 10)  Vehicle Use (			-			-		-		34000	714.70		
Electrical/Electronic Accessories (IMT 24) Add: Add: Add: Rallies (IMT 33) El Fuel Kit (IMT 25) Add: Add: Add: Rallies (IMT 31) Foreign Vehicle Loading (IMT 19) Elegal Liability to Employees (IMT 28) Legal Liability to Employees (IMT 29) PA to Passengers (IMT 16) Legal Liability to Employees (IMT 29) PA to Passengers (IMT 16) Reside Car Discount Anti Thefi Device (IMT 10) Automobile Association (IMT 8) Handicap Discount (IMT 10) Automobile Association (IMT 18) Handicap Discount (IMT 13) No Claim Bonus 20.00 % Any Other Loading/Discount Vet (A)  Net (A)  Name  Name	A. Own Damage					Amount Rs.			B.Third Party			Amount Rs.	
Accessories(IMT 33) Bit Puel Kit (IMT 25) Add: Add: Add: Add: Legal Liability to Driver (IMT 28) Legal Liability to Employees (IMT 29) Accessories(IMT 31) Add: Add: Legal Liability to Employees (IMT 29) Accessories(IMT 31) Acc							569.84	Basic Premium				300.	
Add: Add: Rallies (IMT 31) Foreign Vehicle Loading (IMT 19) Geographical Area Extn (IMT 19) Less: Voluntary Express Less 0% (IMT 22A) Side Carl Discount Anti Theft Device (IMT 10) Automobile Association (IMT 8) Automobile Association (IMT 8) Automobile Association (IMT 8) Automobile Association (IMT 8) Automobile Association (IMT 13) Workicle Use (IMT 13) No Claim Bonus 20.00 % Any Other Loading/Discount Net (A)  Co-insurance Details  Name						-			Bi Fuel Kit (IMT 25)				
Add: Rallies (IMT 31) Foreign Vehicle Loading (IMT 19) Geographical Area Extn (IMT 1) Less: Voluntary Express Less 0% (IMT 22A) Side Car Discount Anti Theft Device (IMT 10) Automobile Association (IMT 8) Handicap Discount (IMT 12) Vehicle Use (IMT 10) No Claim Bonus 20.00% Any Other Loading/Discount Not (A)  Co-insurance Details  Name  Name  Name  Name  Name  Name  Name  Name  Note Hie Purchase/Hypo / Lease Agreement with. Subject to IMT Endorsement Nos.  Premium Paid  Under Hire Purchase/Hypo / Lease Agreement with. Subject to IMT Endorsement Nos.  Printed  Premium Paid  Diver Clause: Any person including insured, provided that the person driver holds are profession. The policy does not cover use for hire or reward, lutilion, racing, pace-making, reposition with any trade or business or use for any purpose in connection with Motor Trade  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 20% years 25% Preceding 2 consecutive years 25% Preceding 2 consecutive years 25% Preceding 2 consecutive years 25% Preceding 4 consecutive years 25% Preceding 4 consecutive years 25% Preceding 4 consecutive years 55%  Legal Liability to Driver (IMT 28) Legal Lability to Employees (IMT 20) Pat to Passengers (IMT 16) Rallies (IMT 31) Rallies (IMT 31) Rallies (IMT 31) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 28) Patility Partical Exercision (IMT 1) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 28) Patility Partical Exercision (IMT 1) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 20) Rallies (IMT 31) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 20) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 20) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 20) Less: Third Party Property Damage (IMT 20) Limit of Liability to Driver (IMT 20) Less: Third Pa									PA Owner:Driver CSI Rs 100000			50.0	
Foreign Vehicle Loading (IMT 19) Geographical Area Extin (IMT 1) Less: Voluntary Express Less 0% (IMT 22A) Side Car Discount Anti Theft Device (IMT 10) Automobile Association (IMT 8) Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Bonus 20.00 % Any Other Loading/Discount Name    Name   Type   %   Total Preminum								Add:					
Less:   Second   Less:   Less:   Second   Less:	Rallies (IMT 31)					-							
Less: Voluntary Express Less 0% (IMT 22A) Side Car Discount Anti Theft Device (IMT 10) Automobile Association (IMT 8) Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Bonus 20.00 %  Name  Na						1			Legal Liabilty to Employees (IMT 29)				
Voluntary Express Less 0% (IMT 22A) Side Car Discount Anti Theft Device (IMT 10) Automobile Association (IMT 8) Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Bonus 20.00 % Any Other Loading/Discount Net (A)  Co-insurance Details  Name							-		<b>5</b> , ,				
Side Car Discount Anti Theft Device (IMT 10) Anti Theft Device (IMT 10) Anti Theft Device (IMT 10) Antomobile Association (IMT 8) Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Bonus 20.00 %  Any Other Loading/Discount Net (A)  Co-insurance Details  Name  Name  Name  Name  Type  Name  Type  Name  Type  Total Premium  Service Tax  Premium Paid  Under Hire Purchase/Hypo /'Lease Agreement with.  Subject to IMT Endorsement Nos.  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 trail, speed testing, carriage of goods (other than samples or personal luggage) in connection with Motor Trade  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 20% Preceding 2 consecutive years 35% Preceding 3 consecutive years 45% Preceding 5 consecutive years 50%							-1						
Automobile Association (MT 8) Handicap Discount (MT 12) Vehicle Use (MT 13) No Claim Bonus 20.00 %  Any Other Loading/Discount Net (A)  Co-insurance Details  Name  Name						-							
Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Bonus 20.00 %  Any Other Loading/Discount Net (A)  Co-insurance Details  Name  Na													
Vehicle Use (IMT 13)   100000   No Claim Bonus 20.00 %   113.97   Any Other Loading/Discount   91.17   Any Other Loading/Discount   Net (A)   364.70   Net (B)						-			Limit of Liability Under Section II-I (ii)				
No Claim Bonus 20.00 %  Any Other Loading/Discount  Net (A)  Co-insurance Details  Name  Name  Type  Name  Type  Name  Total Premium  Service Tax  Premium Paid  Under Hire Purchase/Hypo / Lease Agreement with.  Subject to IMT Endorsement Nos.  Imitation as to use: Use Only for social, domestic and pleasure purposes and for the insured's business or reliability trail, 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  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 Perceding Year 20%  Preceding 1 consecutive years 25% Preceding 2 consecutive years 25% Preceding 5 consecutive years 45% Preceding 5 consecutive years 50%						100			100000				
Net (A)  Co-insurance Details  Name  Name  Type   % Total Preminum  Service Tax  Premium Paid  Under Hire Purchase/Hypo /'Lease Agreement with.  Subject to IMT Endorsement Nos.  Printed  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 trail, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business of use for any purpose in connection with Motor Trade  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 pe  Period of Insurance percentage of NCB on OD Premium The preceding Year 20% Preceding 3 consecutive years 25% Preceding 4 consecutive years 35% Preceding 5 consecutive years 45% Preceding 5 consecutive years 50%  Name  Type   % Total Preminum Service Tax Premium Paid  Driver Clause: Any person including insured, provided that the person driver holds any person holding an effective learner's liscense mand that such a person satisfies the requirements of Rule 3 of The Cere Rules, 1989.  Under Section III-1 (i) - claim is made or pending the preceding year(s) as person satisfies the requirements of Rule 3 of The Cere Rules, 1989.  Under Section III-1 (i) - Such amount as is necessary to meet the requirements of the policy of the person holding insured, provided that the person driver holds and the person holding insured, provided that the person driver holds and the person driv							113.97						
Co-insurance Details    Name   Type   %   Total Preminum	Any Other Loading/Discount					-							
Under Hire Purchase/Hypo /'Lease Agreement with.  Subject to IMT Endorsement Nos.  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 trail, 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  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 personal preceding Year 20%  Preceding 2 consecutive years 25%  Preceding 3 consecutive years 35%  Preceding 4 consecutive years 45%  Preceding 5 consecutive years 50%  Service Tax  Premium Paid  Driver Clause:  Any person including insured, provided that the person driver holds are provided also that the person holding an effective learner's liscense mend and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person including insured, provided also that the person holding an effective learner's liscense ment and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person satisfies the requirements of Rule 3 of The Cere and that such a person including insured, provided also that the person holding an effective learner's liscense ment and the person including insu	Net (A)					364.70			Net (B)			350.	
Under Hire Purchase/Hypo /'Lease Agreement with.  Subject to IMT Endorsement Nos.  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 trail, 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  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 pe  Period of Insurance percentage of NCB on OD Premium  The preceding 2 consecutive years 25%  Preceding 3 consecutive years 35%  Preceding 4 consecutive years 45%  Preceding 5 consecutive years 50%	те	пе				Туре	%	Total Preminum				714.	
Under Hire Purchase/Hypo /'Lease Agreement with.  Subject to IMT Endorsement Nos.  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 trail, 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  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 Period of Insurance percentage of NCB on OD Premium  The preceding Year 20% Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%													
Under Hire Purchase/Hypo /'Lease Agreement with.  Subject to IMT Endorsement Nos.  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 trail, 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  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 perceding 2 consecutive years 25%  Preceding 2 consecutive years 35%  Preceding 3 consecutive years 35%  Preceding 4 consecutive years 45%  Preceding 5 consecutive years 50%  Preceding 5 consecutive years 50%  Preceding 5 consecutive years 50%								Service Tax			73.6		
Subject to IMT Endorsement Nos.  Driver Clause:  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 trail, 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  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 Period of Insurance percentage of NCB on OD Premium  The preceding Year 20%  Preceding 2 consecutive years 25%  Preceding 3 consecutive years 35%  Preceding 4 consecutive years 45%  Preceding 5 consecutive years 50%  Preceding 5 consecutive years 50%								Premium Paid				7.	
Subject to IMT Endorsement Nos.  Driver Clause:  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 trail, 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  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 Period of Insurance percentage of NCB on OD Premium  The preceding Year 20%  Preceding 2 consecutive years 25%  Preceding 3 consecutive years 35%  Preceding 4 consecutive years 45%  Preceding 5 consecutive years 50%  Preceding 5 consecutive years 50%	220	ase Agreement with	1				Į.						
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 trail, 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  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 pe  Period of Insurance percentage of NCB on OD Premium The preceding Year 20% Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%  Any person including insured, provided that the person driver holds ar Provided also that the person holding an effective learner's liscense mand that such a person satisfies the requirements of Rule 3 of The Cer Rules, 1989.  Under Section II-I (i) - Such amount as is necessary to meet the requirements of Rule 3 of The Cer Rules, 1989.  Under Section II-I (ii) - As per premium computation table Under Section III - PA Owner - Driver as per premium computation for Partial Loss, for Total Loss 50 Deductible under section I (Rs) - for Partial Loss, for Total Loss 50		U								Prin	ted herein / attac	hed heret	
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 perpending of Insurance percentage of NCB on OD Premium The preceding Year 20% Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%  Under Section II-I (i) - Such amount as is necessary to meet the require Vehicle Act, 1988. Under Section II-I (ii) - As per premium computation table Under Section III - PA Owner - Driver as per premium computation Deductible under section I (Rs) - for Partial Loss, for Total Loss 50	an	and placeure nurnes	and for the incuradia	huoin	noce or	Driver (	Claușe:				<i></i>		
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 perpending of Insurance percentage of NCB on OD Premium The preceding Year 20% Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%  Under Section II-I (i) - Such amount as is necessary to meet the require Vehicle Act, 1988. Under Section II-I (ii) - As per premium computation table Under Section III - PA Owner - Driver as per premium computation Deductible under section I (Rs) - for Partial Loss, for Total Loss 50	an t c	cover use for hire o	or reward, tuition, racing	pusiii g, pai	iess oi ice-making,	Any per Provide	son includ d also thai	ling insured, provi t the person holdin	ded that the per og an effective le	rson driver holds earner's liscense	s an effective driv e mav also drive f	ing licens he vehicle	
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 perpending of Insurance percentage of NCB on OD Premium  The preceding Year 20% Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%  Under Section II-I (i) - Such amount as is necessary to meet the require Vehicle Act, 1988. Under Section II-I (ii) - As per premium computation table Under Section III - PA Owner - Driver as per premium computation Deductible under section I (Rs) - for Partial Loss, for Total Loss 50	arı	arriage of goods (oth	her than samples or pers	sonal n with	luggage) in Motor Trade	and that	such a po	erson satisfies the	requirements of	f Rule 3 of The	Central Motor Ve	hicles	
Period of Insurance percentage of NCB on OD Premium The preceding Year 20% Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%  Under Section II-I (i) - Such amount as is necessary to meet the require Vehicle Act, 1988. Under Section II-I (ii) - As per premium computation table Under Section III - PA Owner - Driver as per premium computation Deductible under section I (Rs) - for Partial Loss, for Total Loss 50								claim is made or no	anding the proce	adina voar(c) ac	ner the following	tahla:	
The preceding Year 20%  Preceding 2 consecutive years 25%  Preceding 3 consecutive years 35%  Preceding 4 consecutive years 45%  Preceding 5 consecutive years 50%  Vehicle Act, 1988.'  Under Section II-I (ii) - As per premium computation table  Under Section III - PA Owner - Driver as per premium computation  Deductible under section I (Rs) - for Partial Loss, for Total Loss 50			, ,	iii uai	mage section				<u> </u>	0, 1,	, ,		
Preceding 2 consecutive years 25% Preceding 3 consecutive years 35% Under Section II-I (ii) - As per premium computation table Under Section III - PA Owner - Driver as per premium computation Preceding 4 consecutive years 45% Preceding 5 consecutive years 50% Under Section III - PA Owner - Driver as per premium computation Deductible under section I (Rs) - for Partial Loss, for Total Loss 50	-	_	Premium			Under S Vehicle	ection II-l Act. 1988	(i) - Such amount	as is necessary	to meet the red	quirement of the l	Notor	
Preceding 4 consecutive years 45% Preceding 5 consecutive years 50%  Deductible under section I (Rs) - for Partial Loss, for Total Loss 50	Preceding 2 čonsecutive years 25% Preceding 3 consecutive years 35%					Under 9	ection II-I	l (ii) - As ner nremii	um computation	table	tion table		
	Preceding 4 consecutive years 45%					Deductible under section I (Rs) - for Partial Loss, for Total Loss 50							
INO CIAIM BONUS WIII ONLY DE AllOWED. DrOVIDED THE DOLICY IS RENEWED WITHIN 9U DAYS OF THE EXDITY OF THE DREVIOUS POLICY.				00 '	6 //	lm							
					<u>, , , , , , , , , , , , , , , , , , , </u>	, ,	previous p	оонсу.					
Whe 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.  Tie Up No: 20000139	cy he	y to wnich this Certi ne provisions of Cha	nicate relates as well as opter X and Chanter XI o	inis ( f M.V	vertificate of 1 1.Act .1988.	risurance							

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