

Dear MR. SAM STALIN PEREIRA,

Greetings from Mahindra Insurance Brokers!!!

We welcome you to the Ensure by Mahindra family and thank you for choosing our Insurance Program.

Ensure by Mahindra is a specially designed Insurance Program to give you a delightful ownership experience of the Mahindra vehicle by giving a smooth hassle free experience on your Vehicle Insurance. The Insurance is provided by the Insurance companies with whom MIBL is associated for selling its products.

The key benefits will be as follows:

- **Near Cashless facility**
- **Standard and faster Claim settlement**
- **Hassle -free Renewal**
- **Range of Add-on Covers**

Your satisfaction is our first priority. Please find enclosed:

- Certificate of Insurance (insurance policy)
- Policy wordings providing Terms & Conditions

All the above benefits will be available to you at Mahindra Dealer Service Centres. In the unfortunate event of damage to your Vehicle all you need to do is to get in touch with the Dealer Service Centre or the Insurance Company by dialling on the toll free number 022 48903009

We once again thank you for choosing Ensure by Mahindra.

Best Wishes

Mahindra Insurance Brokers



Reliance General Insurance Co.Ltd.

Reliance Private Car Policy – Bundled CUM RECEIPT UIN:IRDAN103RP0001V03202425  
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Servicing Office of Insurer: Reliance General Insurance Company Limited,2nd Floor.Global Plaza.Vanchikulam  
Road,Opp.New Railway P, , , THRISSUR , KERALA-680004 State Code-32

PAN: AABCR6747B

IRDAI Reg No: 103

GSTIN:

32AABCR6747B1ZP

Toll Free: 022 48903009

Policy No & Policy Issued On	994092523740007129 , 19 May 2025 10:50AM	Period of Own Damage Cover	19 May 2025 10:50AM to 18 May 2026 11:59PM (Midnight)
Proposal No. & Date	P25902754, 19 May 2025	Period of Liability Cover	19 May 2025 10:50AM to 18 May 2028 11:59PM (Midnight)
Insured Name	MR. SAM STALIN PEREIRA	Period of CPA Cover	19 May 2025 10:50AM to 18 May 2028 11:59PM (Midnight)
Insured Add.	ARMADEFIN, MENAMKULAM, KAZHAKKOOTTAM- MENAMKULAM(PART), KAZHAKUTTAM, THIRUVANANTHAPURAM , KERALA-695582	Previous Policy No Previous Insurer	NA NA
Insured Contact No	XXXXXX7519	Nominee Name ELDRITA STALINAge 48 Relation MOTHER	

Make	Model	Variant		Cubic Capacity/GVW/Kw	Seating capacity
MAHINDRA & MAHINDRA	THAR ROXX	AX7L_P AT 2WD		1997	5
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	CLOSED		PETROL	JWS4E68608	MA1UN2JW7S2E24931
Manufacturing Year	RTO	Registration No.	Registration Date	Trailer Chassis No/VIN	
2025	KAZHAKUTTAM-KL22	New			

Insured Declared Value

Tenure	Vehicle IDV	Body IDV	Trailer IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	CNG/LPG IDV	Total IDV
1	1965550	0	0	0	0	0	1965550

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability (including TPPD)	24,596
Vehicle	22,999	Third Party Liability For Bi-Fuel Kit	0
Trailer (IMT - 30)	0	Trailer (IMT - 30)	0
Non-Elec. Accessories	0	Legal liability to Driver (1) / Cleaner (0) / Helper (0) / Conductor (0) (IMT - 28)	150
Elec. Accessories (IMT-24)	0	PA Cover For Owner Driver (1500000)	1,125
CNG/LPG Kit (IMT - 25)	0	PA Cover (100000 per person) for Driver(1) /Cleaner(0) /Helper(0) /Conductor(0) (IMT-17)	150
Sub Total (Basic Premium)	22,999	PA Cover (100000 Per Person) for 5 Unnamed Persons (IMT-16)	750
Geographical Area Extension (IMT-1)	0	Legal liability to NFPP (0) (IMT- 37)	0
IMT - 34	0	Geographical Areas Extention (IMT - 1)	0
Lamp,Tyre Mudguards (IMT - 23)	0	IMT - 34 TP	0
		Legal liability to Employee (0)(IMT - 29)	0
		Net Liability Premium (B)	26771
Add On (Assistance Cover Accidental Medical Expenses,ASSISTANCE COVERS,CONSUMABLE EXPENSES,ENGINE PROTECTOR,NIL DEPRECIATION,RETURN TO INVOICE,TYRE PROTECTOR)	15411	Total Premium (A+B)	64,681
Sub Total-Addition	38,410	CGST(9.00%)	5822
Deductibles		SGST(9.00%)	5822
Voluntary Deductibles (0) (IMT-22A)	0	Gross Premium Paid	76,324
Anti Theft Device (IMT-10)	500	Note: 1.Policy issuance is subject to realization of premium	
AA Membership (IMT-8)	0	2.CONSolidATED STAMP DUTY PAID VIDE LETTER OF AUTHORIZATION*NO LOA/ENF- 1/CSD/24/2025/(VALIDITY PERIOD DT. 03/03/2025 TO DT. 01/12/2026)/663 DATE 03-03-2025" AT GENERAL STAMP OFFICE, MUMBAI. ** NOT APPLICABLE FOR THE STATE OF JAMMU & KASHMIR.	
No Claim Bonus (0%)	0	3.The policy is subject to compulsory deductible of Rs.2000 (IMT-22)	
Sub Total (Deductibles)	500	4.Geographical Area-India	
Net Own Damage Premium (A)	37,910	*Subject to IMT Endt. Nos.& Memorandum:16,17,28,10,22	

Policy Number : 994092523740007129

Motor Add-on Covers

Sr. No.	Addon Description	Premium Amount in Rs. (Before Tax)
1	Assistance Cover Accidental Medical Expenses - IRDAN103RP0001V03202425/A0045V01202223	900
2	ASSISTANCE COVERS - IRDAN103RP0007V02201819/A0045V01202223	750
3	CONSUMABLE EXPENSES - IRDAN103RP0007V01201819/A0027V02201819	983
4	ENGINE PROTECTOR - IRDAN103RP0007V01201819/A0036V02201819	1966
5	NIL DEPRECIATION - IRDAN103RP0007V01201819/A0030V01201819	5897
6	RETURN TO INVOICE - IRDAN103RP0007V02201819/A0010V01202021	2949
7	TYRE PROTECTOR - IRDAN103RP0007V02201819/A0011V01202021	1966
Total Addons Premium		15411

Hypothecation Details: ----NA----

MISP Details: Name: CHERUKARA VEHICLES PRIVATE LTDDContact Number: 8086524802 Code: MIBL/M&M/AAKCC3784G/000 Receipt No: Y051925076030 Payment  
Mode: ACH Reference code: SC010651CBC01

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

Limits of Liability: (a) Under Section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act,1988. (b) Under Section  
II-I(ii) of the policy: Damage to Third Party Property ` 750000/-; PA Cover for Owner-Driver under Section III: CSI ` 1500000/-.

**Driver's Clause:** Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

**Grievance Clause:** For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at 022 48903009 or may write an email at . In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at .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 IRDAI website: , or on the website of General Insurance Council: or on the company website www.reliancegeneral.co.in.  
The policy wordings for complete details on terms and conditions can be downloaded from our website www.reliancegeneral.co.in.

**Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :** 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Anti Money Laundering (AML) declarations** 1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.  
2. I / we are not Politically Exposed Persons \* nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.  
“Politically Exposed Persons” shall have the meaning assigned to it under sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI), as amended from time to time

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.

The company reserves the right to cancel this policy immediately upon becoming aware of any misrepresentation, established fraud, non-disclosure of material facts or non-cooperation by or on behalf of the insured. The company is not obliged to refund the premium paid under this policy. In case of any discrepancy with respect to the policy please revert within 15 days from the policy start date. GST for this invoice is not payable under reverse charge basis.

Basic premium rates differ for NCB V/s Non -NCB , any wrong NCB declaration will attract recovery of NCB as per Company guidelines issued from time to time.

**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.

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 Motor Vehicle Act, 1988

I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 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.

HSN : 997134 **Description of Service:** Motor vehicle Insurance **Place of Supply :** KERALA(State Code : 32) Invoice Number : Y051925076030

**IRDAI Registration No: 103 Corporate Identity No: U66603MH2000PLC128300** **For & On Behalf of Reliance General Insurance Co.Ltd.**

**CIN No - U66603MH2000PLC128300**



Authorized Signatory

**Broker Name & Corporate Add: Mahindra Insurance Brokers Limited** , Ground Floor, Sadhana House, Behind Mahindra Towers, 570 P.B.Marg, Worli, Mumbai-400018  
**Email id:** insurance.care@mahindrainsurancebrokers.com **Toll Free No: 1800 266 2626** , Mon to Sat from 10.00 AM  
**License Code No: 261 & Validity:** 17-05-2028 **CIN:**U65990MH1987PLC042609