

Ref No.: GEN/WEL/SG/0008.3/1286163500

Date: 22/07/2020

To,  
Mr. Niranjana L  
10/1, 9TH CROSS  
CHANNIGAPPA BADAVANE  
BANGALORE  
Bangalore - 560079  
District: BANGALORE  
KARNATAKA, India  
Contact Details 8073943324



Policy number: 1286163500

Subject: Risk assumption for Kotak Long Term Two Wheeler Secure (Comprehensive Policy)

Dear Mr. Niranjana L,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Long Term Two Wheeler Secure (Comprehensive Policy).

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. The policy wordings detailing the terms and conditions has been sent to your registered email id and is also available on our website [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com) under the downloads section.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at [care@kotak.com](mailto:care@kotak.com) within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infinity, Bldg.No. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad(E), Mumbai – 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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**Kotak Long Term Two Wheeler Secure**  
(Comprehensive Policy)  
**Certificate cum Policy Schedule**

**Policy / Certificate No: 1286163500**

For any assistance please call **1800 266 4545** or visit **www.kotakgeneralinsurance.com**



## INSURED DETAILS

Name: **Mr. Niranjan L**  
Address: **10/1, 9TH CROSS CHANNIGAPPA BADAVANE  
BANGALORE Bangalore - 560079 District: BANGALORE  
KARNATAKA(29), India**  
Place of Supply: **KARNATAKA**  
Supply State Code: **29**  
Phone: **NA**  
Mobile: **8073943324**  
Email: **ANU.CN1986@GMAIL.COM**  
GSTIN:

## POLICY DETAILS

**Policy Issuing Office:** H - 78, 7Th Floor, 23 Himalaya HouseKg Marg Delhi  
Delhi 110001.  
**Period of Insurance:**  
**From: 24/07/2020 12:30 to: 23/07/2021 Midnight**  
**Type of Vehicle:** Two Wheeler  
**Policy issued on:** 22/07/2020 **Cover Note No:** NA  
**Hypothecated to:** NA

## VEHICLE DETAILS

Registration no.	Make	Model	Variant	CC	Manufacturing Year	RTO Location	Engine No.	Chassis No.	Seating Capacity of side car (if any)
<b>KA02JT2279</b>	<b>TVS</b>	<b>APACHE</b>	<b>RTR 200 4V</b>	<b>198</b>	<b>2018</b>	<b>BANGALORE</b>	<b>M911M3044634</b>	<b>MET0001AAVA043878</b>	<b>2</b>

## Insured Declared Value (IDV)

Period	Insured Declared Value (IDV) of the Vehicle (in ₹)	IDV of Side Car (in ₹)	Additional Accessories (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
<b>24/07/2020-23/07/2021</b>	<b>62,738</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>62,738</b>

## PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
<b>Own Damage</b>		<b>Liability</b>	
Basic Own Damage	372.66	Basic TP Including TPPD Premium	1,193.00
Less:		PA Cover for Owner Driver of ₹ 15,00,000	375.00
No Claim Bonus Percent 20%	74.53		
<b>Total Own Damage Premium (A)</b>	<b>298.13</b>	<b>Total Liability Premium (B)</b>	<b>1,568.00</b>
<b>Taxable value of Services (A+B)</b>			<b>1,866.13</b>
IGST @ 18%			335.90
<b>Total Premium (in ₹)</b>			<b>2,202.00</b>

Geographical Area  Additional Excess ₹   
Compulsory Deductibles ₹  Voluntary Deductible ₹  Total Deductible ₹   
No. of Claims for Depreciation Cover:  Voluntary Deductible for Depreciation Cover:

## INTERMEDIARY DETAILS

Intermediary Code  Intermediary Name   
Intermediary's Mobile No.  Intermediary's Landline No.

## NOMINEE DETAILS

*Nominee Name	*Nominee Age	*Relationship	*Name of Appointee (if nominee is a minor)	Relationship to the Nominee
PADMAVATHI	21/07/1972	Mother		

## DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings(which are also available on the Company website i.e. [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com)). Please refer to the claim form for necessary documents to be submitted for processing the claim.

## LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicle Act, 1988.  
Under Section II - 1(ii) of the policy -> Damage to Third Party Property ₹ 1,00,000; PA Cover under Section III: for Owner Driver CSI ₹ 15,00,000 ;  
Deductible under section I -> ₹ 100

## LIMITATIONS AS TO USE

The Policy does not cover use for hire or reward, tuition, Organized 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'S CLAUSES

Any person including the insured: Provided that a person driving hold and effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules1989.

## NO CLAIM BONUS SCALE

Renewal of annual policy to Long term policy and vice versa.

Number of Claims	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

\*No Claim Bonus (NCB) is subject to no claim on the previous policy. Benefits under the policy will be forfeited if claim is/was made in previous policy. Please contact our Customer Care team in case of wrong NCB % mentioned.

### 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 Policy 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.

Premium Collection Details:

Collection No : 1202100162241

Amount : 2,202.00

Receipt Date : 22/07/2020

Subject to I.M.T. Endt.Nos. & Memorandum 22, GR27 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

### TAX DETAILS

Service Tax/GST Registration No.	07A A F C K 7 0 1 6 C 1 Z V	Category	: General Insurance Services
SAC Code	997134	Description	Motor vehicle insurance services
Invoice Number	1286163500		

### DECLARATION

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988.

In Witness whereof this Policy has been signed for and behalf of H - 78, 7Th Floor, 23 Himalaya HouseKg Marg Delhi Delhi 110001. at Mumbai this 22 day of July of 2020

The stamp duty of ₹ 0.50 paid in cash or by demand draft or by pay order, vide receipt/challan no. CSD40202014752020 dated 24062020

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Kotak Long Term Two Wheeler Secure UIN:IRDAN152RP0008V02201617

Consumable cover UIN : IRDAN152RP0008V02201617/ A0027V01201819; Engine Protect UIN: IRDAN152RP0008V02201617/ A0028V01201819

Return to Invoice UIN : IRDAN152RP0008V02201617/ A0029V01201819; Depreciation cover UIN :IRDAN152RP0008V02201617/ A0031V01201819

Garage Cash UIN:IRDAN152RP0008V02201617/ A0030V01201819

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097. India.

Toll Free: 1800 266 4545 Email:care@kotak.com Website: www.kotakgeneralinsurance.com IRDAI Reg. No. 152