



Smart Drive Two Wheeler Insurance Policy

CERTIFICATE OF INSURANCE CUM SCHEDULE

Date: 19/4/2018

Name of Policy Holder : MR MISHRA UMESH CHANDRA	Policy No : S5800388
Communication Address : SH 15/62 A PACHKROSHI ROAD BHARLAI SHIVPUR VARANASI : -221010 VARANASI -221010 UTTAR PRADESH	Policy Type : Two Wheeler-Comprehensive Insurance Policy
Contact No.: 9452680050 Email ID: umeshchandramishra186@gmail.com	Total Premium : 1444
Under Hypothecation/ Hire purchase/ Lease with :	Policy Start Date : 20/4/2018 00:00 hrs
Intermediary Details: Name : BHARTI AXA DIRECT ACCOUNTSM25N Telephone no.: 080 - 49123900 Code : U1001720	Policy End Date : 19/4/2019 Midnight

Your Vehicle Details

Vehicle Reg.no.: NEW	Year of Manufacture : 2017	Make / Model:BAJAJ / CT	Fuel Type : P
Insured Declared Value of the Vehicle(IDV) : 31930	Seating Capacity(Including Driver) : 2	Chassis / Engine No : 19546 / 21611	Cubic Capacity : 99

Your Premium Details(in Rs)

OWN DAMAGE (A)		THIRD PARTY (B)	
Basic Premium for vehicle	535	Basic Third Party Premium	720
Accessories Sum Insured (IMT 24) (0)	0	TPPD	-0
CNG/LPG (IMT 25) Sum Insured(0)	0	PA to Owner Driver	50
Basic Own Damage Premium	535	Unnamed PA Cover to Passengers (IMT 16) Sum Insured (0)	0
Voluntary Deductible	0	Legal Liability to Paid Driver (IMT 28)	0
No Claim Bonus (20%)	-107	Bi-Fuel Kit	0
Load/Discount	-86		
Handicap	0		
AAI Discount	0		
AntiTheft	0		
Additional Covers:			
Depreciation Cover	111.76		
Hospital Cash Cover			
Roadside Assistance Cover			
Ambulance Cover			
Medical Cover			
Invoice Price Cover (Rs.)			
Key Replacement Cover			
No Claim Bonus Same Slab			
Hydrostatic Lock Cover			
Engine and GearBox Protection Cover			
Consumables Cover			
Total Own Damage Premium (Rs.) (A)	453.76	Total Thrd Party Premium (Rs.) (B)	770
Net Premium (A+B)			1224
GST @18%			220
TOTAL PREMIUM OF YOUR VEHICLE (Rs.)			1444

YOUR NOMINEE DETAILS

Nominee Name: Satya Bhama Mishra	Nominee Age: 50	Insurer's relationship with Nominee: Spouse	Appointee Name:	Insurer's relationship with appointee:
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In case of a claim, you may reach us at 080 - 49123900 or email us at claims@bharti-axagi.co.in.

Please intimate us if you wish to change any of the above information or if incorrect.

This policy is booked via IP at Thu Apr 19 12:49:04 IST 2018

We thank you for the patronage and confidence you have placed in us. We look forward to serve you again.

Best Regards,



Rohit Kohli

Vice President - Operations

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.2,00,000. 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.) I067-

Under HP / HYP / Lease (IMT 5,6,7) with:

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 _____ on _____

Transaction no. : NHD46234847184

Service Tax Registration no.: AADCB2008DST001

For Bharti AXA General Insurance Co. Ltd.

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

Tax Invoice will be followed after the Policy Certificate

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