



Cholamandalam MS General Insurance Co. Ltd.

Servicing Office of Insurer: Plot No.165A & 166 Zone-I., 1st floor, M.P.Nagar, Bhopal, Indore, Madhya

Pradesh (State Code:23) -462011, PH-0755-2555390 Website: www.cholainsurance.com

PAN: AABCC6633K . **GSTIN:** 23AABCC6633K1ZR Insurer's IRDA Registration Number: 123

Tollfree Helpline 2555390 **Email:** customercare@cholams.murugappa.com **CIN :**

U66030TN2001PLC04977

CHOLA STANDALONE OWN DAMAGE POLICY FOR PRIVATE CAR (UIN-IRDA123RP0002V01201920) CUM RECEIPT



OD Policy No. 3408/00109402/000/00
Insured Name MR. GORAKH NATH GAVHANE
Own Damage Period 29-JAN-2022(00:00) To 28-JAN-2023(Midnight)

Policy Issued On 27-JAN-2022 (11:35)
Motor Liability Period 29-JAN-2021(00:00) To 28-JAN-2024(Midnight)
Motor Liability Policy No 3311/00431420/000/00 (CGI)

Proposal No. & Date	PPVBU11334625, 27-JAN-2022
Insured Add.	37 DKN SCHEME NO 74 C , INDORE , MADHYA PRADESH (State Code:23) -452001
Previous Insurer	CGI
Previous Policy No.	3311/00431420/000/00 29-JAN-2021 To 28-JAN-2022
Broker Details	
IRDA Lic. No.: 375, CIN No.: U50300MH1997PLC149349	Broker Category: Composite Broker, Validity: 13-MAY-20 To 12-MAY-23
Name & Add.: TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSHI ROAD, ANDHERI (EAST), MUMBAI - 400 059	

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
TATA MOTORS	TIAGO	TIAGO (P) XZ+ NEW	1199	2021	5
Body Type	Registration No.	RTO	Invoice Date	Engine No.	Chassis No.
HATCHBACK	MP 09 WG 8791	INDORE	29-JAN-2021	REVTRN08AYXK05020	MAT626350MKA03631
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
503,539	0	0	0	503,539	

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	4,821	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	121
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (20%)	940
Sub Total (Basic Premium)	4,821	Handicapped Discount (0%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	1,061
IMT 23 Premium	0		
Add On Coverages (Refer Note 5)	4340		
Sub Total-Addition	9161	Net Own Damage Premium (A)	8100

Note : Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio'

> Consolidated stamp duty paid to state exchequer.

> The policy is subject to compulsory deductible of Rs.1000 (IMT-22)

> Add-on: Silver(Consumables-1 Year:353,Engine Protect-1 Year:857,Key Replacements-1 Year:333,Nil Depreciation-1 Year:2518,Personal Belonging-1 Year:175,Towing-1 Year:104)

> The insurance company will display terms & conditions on its website www.cholainsurance.com.

> Subject to IMT Endt. Nos.& Memorandum:22,10

EX-SHOWROOM PRICE : 629424

Total Premium (A)	8100
CGST (9%)	729
SGST (9%)	729
Gross Premium Paid	9,558

Payment Details : Cheque No.: 111397971438, Cheque Date: 27-JAN-2022, Bank Name: PAYLINK, Bank City:

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

MISP Name: SANGHI BROTHERS PVT LTD, **MISP PAN No:** AAKCS3060P, **MISP Code:** TMIBASL/MISP/AAKCS3060P

SAC:997134, **Description of Service :**Motor Vehicle Insurance Services, **Place of Supply :**MADHYA PRADESH(State Code:23), **Receipt No/Invoice No:**3408/00109402/00

For & On Behalf of Cholamandalam MS General Insurance Co. Ltd.

K. S. Hegde

Authorized Signatory

In case of any claim or assistance required please contact our help line at **1800 209 0060** and you may also reach us at **support@tmibasl.com**



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OD Policy No. 3408/00109402/000/00

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Motor Liability Policy No 3311/00431420/000/00 (CGI)

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

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 learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

NCB Clause: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Own Damage Cover Clause: Own Damage Cover is subject to a valid Third Party Policy.

This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP

Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY". For legal interpretation English version will hold good.

Note: This 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.

In Witness whereoff this policy has been signed at INDORE on 27-JAN-2022 11:35



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PRIVATE CAR PACKAGE POLICY: ADD ON COVERS

Notwithstanding anything to the contrary contained in the policy, and provided additional premium has been paid, it is hereby understood and agreed that in the event of a Partial Loss Claim for damages to the vehicle insured under the policy where liability is admitted, the insurer will indemnify the insured the full value of expenses incurred for replacement of damaged parts of insured vehicle without application of depreciation thereon.

This cover is restricted to a maximum of two claims in a policy period and is also subject to the terms, exceptions, conditions and limitations of the policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

CONSUMABLES COVER

In consideration of payment of additional premium for this benefit, the company hereby undertakes to reimburse cost of consumable items actually consumed and utilized for repairing the accidental damages / losses i.e. those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items will include nut and bolt, screw, washers, plastic clips, grease, wheel bearings, distilled water, engine oil, oil filter, fuel filter, air filter element, break oil and radiator coolant.

Maximum limit payable in a policy period is Rs. 5,000/- (Rupees Five Thousand only)

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Own Damage Section of the policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

HYDROSTATIC LOCK COVER

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replacement of engine, gear box, transmission or differential assembly and parts damaged due to ingress of water or due to leakage of lubricating oil or coolant due to any accidental means.

This cover is subject to the following terms and conditions:

1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.
2. Only one claim will be entertained in a policy period.
3. Immediate intimation of claim to the insurance company.
4. All reasonable precautions are taken to protect the engine, assembly and the vehicle to avoid aggravation of damages / loss.
5. The replacement value which is the cost of a new engine shall be subject to depreciation based on age of the vehicle as per policy terms. If depreciation waiver cover is also opted, percentage of deduction towards depreciation will be subject to the terms of this cover.

Specific exclusions:

Insurance company is not responsible for payment of any claims of the following nature:

1. Cost of Lubricating oils or coolant used in the assembly.
2. Losses or damages covered under Manufacturer warranty or recall campaign
3. Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from water logged area.

This cover is also subject to the terms, exceptions, conditions and limitations of the policy.



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KEY REPLACEMENT COVER

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repairing / replacing the keys and/ or locks and/or total replacement of lock mechanism due to theft or burglary or damage to keys or key mechanism of the insured vehicle.

Liability of the company is restricted to only one claim in the policy period. Maximum liability of the company is dependent on the option exercised by the insured.

This is subject to submission of:

- Original First Information Report (FIR) filed with the Police Authorities for verification in case of burglary or theft.
- Original bill for expenses incurred to obtain duplicate key(s) from manufacturer / authorized dealer of manufacturer on material and labour.

This cover is also subject to the terms, exceptions, conditions and limitations of the policy.

PERSONAL BELONGINGS [INSIDE THE VEHICLE]

The company will reimburse market value of clothes and personal belongings for the loss or damage caused by fire burglary or accident external means whilst they were inside your insured vehicle or locked inside the boot subject to the following terms and conditions:

Laptop, I-Pod, electronic items, mobile phone, jewellery, cash, cheque, stamps, curios, work of art, paintings and other valuables are excluded from this insurance cover.

Amount of compensation will be decided based on the market value of the item lost on the date of loss.

Maximum of only 2 (Two) claims will be entertained under this cover in a policy period.

The liability of the company will be restricted to Rs.10, 000/- per claim and for the policy period with a compulsory excess of 10% of the nett assessed amount or Rs.500/- whichever is higher for each and every claim.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

WAIVER OF DEPRECIATION

In consideration of payment of additional premium for this benefit, the company will indemnify the insured against loss or damaged to the parts subject to a deduction of depreciation at the rates mentioned below in respect of parts replaced.

Subject to a deduction for depreciation at the rates (%s) mentioned below in respect of parts replaced

Sl. No.	Content	Present percentages (100% waiver of Depreciation)
1	For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags	50% Nil
2	For fibre glass components	30% Nil
3	All parts made of glass	Nil Nil
	Rate of depreciation for all other parts including wooden parts will be as per the following Schedule	
	AGE OF VEHICLE % OF DEPRECIATION	
4	Not exceeding 6 months	Nil Nil
	Exceeding 6 months but not exceeding 1 year	5% Nil
	Exceeding 1 year but not exceeding 2 years	10% Nil
	Exceeding 2 years but not exceeding 3 years	15% Nil
	Exceeding 3 years but not exceeding 4 years	25% Nil
	Exceeding 4 years but not exceeding 5 years	35% Nil
	Exceeding 5 year but not exceeding 10 years	40% Not applicable

This cover is restricted to a maximum of two claims in a policy period and is also subject to the terms, exceptions, conditions and limitations of the policy.



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