

Date: 16-Jun- 2020

To,
Rana Nigam
227/45 Astabal Yahiganj Chowk , LUCKNOW , Uttar Pradesh(9)
8081148283

Policy number: PBT/000000204371

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

Dear Mr. Nigam,

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 and Policy Wordings. We wish to inform you that the proposal is underwritten and policy is issued based on the information submitted to us as well as acceptance of the terms and conditions.

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 within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infiniti, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai – 400097.

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 if we discover 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: PBT/000000204371

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



INSURED DETAILS

Name: **Rana Nigam**
Address: 227/45 Astabal Yahiaganj Chowk , LUCKNOW , Uttar Pradesh(9)
Phone: NA
Mobile: 8081148283
Email: jk91426@gmail.com

POLICY DETAILS

Policy Issuing Office: Ground Floor, Unit No. D2, Model Industrial Colony, Opp Aarey Road, Mumbai 400063.
Period of Insurance:
From: 19/06/2020 0:00 **to:** 18/06/2021 Midnight
Type of Vehicle: Two Wheeler
Policy issued on: 16/6/2020 **Cover Note No:** NA
Hypothecated to: NA

VEHICLE DETAILS

Registration no.	Make	Model	Variant	CC	Manufacturing Year	RTO Location	Engine Number	Chassis No.	Seating Capacity of side car (if any)
UP32GH6837	HONDA	ACTIVA	125 ALLOY	125	2015	LUCKNOW	JF49E80215566	ME4JF491FF8184451	2

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 ₹)
19/06/2020 - 18/06/2021	31,128	0	0	0	0	0	31,128

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
Own Damage		Liability	
Basic Own Damage	104.40	Basic TP Including TPPD Premium	752.00
Less:		PA Cover for Owner Driver of ₹ 0.00	0
NCB Bonus 0%	0.00		
Total Own Damage Premium (A)	104.40	Total Liability Premium (B)	752.00
Taxable value of Services (A+B)			856.00
IGST @ 18%			155.00

Total Premium (in ₹)

1011.00

Geographical Area Additional Excess ₹
Compulsory Deductibles ₹ Voluntary Deductible ₹ Total Deductible ₹

INTERMEDIARY DETAILS

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

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). Please refer to the claim form for necessary documents to be submitted for processing the claim.

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

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 ₹ 0.00 ;
Deductible under section I >₹ 100

LIMITATIONS AS TO USE

The policy covers use of the vehicle for any purpose other than; Hire or reward, Carriage of goods (other than samples or personal luggage), organized racing, Pacemaking, speed testing, reliability trails or 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 Rules 1989.

NO CLAIM BONUS SCALE

All types of vehicles	% 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%

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 : PB20013969

Amount : 1011.00

Receipt Date : 16/6/2020

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

TAX DETAILS

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z T	Category	: General Insurance Services
SAC Code	997134	Description	Motor Vehicle Insurance Services

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 Ground Floor, Unit No. D2, Model Industrial Colony, Opp Aarey Road, Mumbai 400063. at Mumbai this 16 day of Jun of 2020

Rs. 0.50 for this policy paid as part of consolidated Stamp Duty Payment.

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:IRDAN152P0008V01201617

