



HDFC ERGO General Insurance Co. Ltd.

Servicing Office of Insurer : 2nd Floor, Building No:2, No: 25/1, Shankarnarayana Building,
MG Road, Bangalore - 560001, , Bangalore, Karnataka (State Code:29) -, PH-022-62346234
Website : www.hdfcergo.com
PAN : AABCL5045N . **GSTIN:** 29AABCL5045N1Z4 **Insurer's IRDA Registration Number:** 146
Tollfree Helpline : 022-62346234 **Email:** care@hdfcergo.com **CIN :**
U66030MH2007PLC177117



Private Car Package Policy - 3 years (UIN-IRDAN125RP0006V01201819) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: 2302206735067100000	Policy Issued On	: 24-AUG-2024 (12:53)
Insured Name	: MR. KESHAVAMURTI K VADAVI		
Own Damage Period	: 24-AUG-2024(12:53) To 23-AUG-2025(Midnight)	Motor Liability Period	: 24-AUG-2024(12:53) To 23-AUG-2027(Midnight)

Proposal No. & Date : PPVBU18832806, 24-AUG-2024	CPA Cover Period : 24-AUG-2024(12:53) To 23-AUG-2027(Midnight)
Insured Add. : MR. KESHAVAMURTI NO 255 4TH MAIN ROAD KHB VADAVI COLONY 1ST STAGE BASAVESHWARANAGAR , BANGALORE , KARNATAKA (State Code:29) -560079	Previous Insurer : NA
	Previous Policy No. : NA

BROKER DETAILS

IRDA Lic. No.	375	CIN No.	U50300MH1997PLC149349
Broker Category	Composite Broker	Validity	13-MAY-23 To 12-MAY-26
Name & Add. : TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSH ROAD, ANDHERI (EAST), MUMBAI - 400 059			

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
TATA MOTORS	TATA NEXON	NEXON CREATIVE + S 1.2	1199	2024	5
Body Type	Registration No.	RTO	Invoice Date	Engine No.	Chassis No.
SUV		BANGALORECENTRAL	24-AUG-2024	REVTRN21GVXK89447	MAT627467RAG33938
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
1,168,491	0	0	0	1,168,491	

NOMINEE DETAILS

Name of Nominee	Age	Relationship with Insured	Name of Appointee	Relationship with Nominee
VENKATESH VADAVI	32	BROTHER	--N.A--	--N.A--

PAYMENT DETAILS

Premium Paid : 34946	Cheque No. : 113430989567	Cheque Date: 24-AUG-2024
Bank Name : CUG HDFC CCAVENUE		Bank City :

For & On Behalf of HDFC ERGO General Insurance Co. Ltd.

Dealer Code : PRERANA MOTORS PVT LTD - 300245000

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@tmibasli.com**



HDFC ERGO General Insurance Co. Ltd.

Servicing Office of Insurer : 2nd Floor, Building No:2, No: 25/1, Shankarnarayana Building, MG Road, Bangalore - 560001, , Bangalore, Karnataka (State Code:29) -, PH-022-62346234
Website : www.hdfcergo.com
PAN : AABCL5045N . **GSTIN:** 29AABCL5045N1Z4 **Insurer's IRDA Registration Number:** 146
Tollfree Helpline : 022-62346234 **Email:** care@hdfcergo.com **CIN :** U66030MH2007PLC177117



Private Car Package Policy - 3 years (UIN-IRDAN125RP0006V01201819) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: 2302206735067100000	Policy Issued On	: 24-AUG-2024 (12:53)
Insured Name	: MR. KESHAVAMURTI K VADAVI		
Own Damage Period	: 24-AUG-2024(12:53) To 23-AUG-2025(Midnight)	Motor Liability Period	: 24-AUG-2024(12:53) To 23-AUG-2027(Midnight)

SCHEDULE OF PREMIUM (AMOUNT IN RS.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	7,673	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	7,673	Handicapped Discount (0%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
IMT 23 Premium	0		
Add On Coverages (Refer Note 5)	9548		
Sub Total-Addition	17,221	Net Own Damage Premium (A)	17,221
Liability Premium (B)			
Basic Third Party Liability	10640	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Third Party Liability For Geographical Area Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver Of Rs. 1500000 (IMT-15)	853	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	12393
Note: .Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio' > 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." THE STAMP DUTY OF RS 0.50 PAID BY THE DEMAND DRAFT, VIDE RECEIPT/ CHALLAN NO. : NO.LOA/ENF-1/CSD/34/2023/ (Validity Period Dt. 28/12/2023 to Dt. 31/12/2026 /6045 Date 27/Dec/2023 GRN NO. MH011651000202324M Dt. 30/11/2023 Defacement No. 0006692260202324 Dt. 21/12/2023 .AS PRESCRIBED IN GOVERNMENT OF MAHARASHTRA ORDER NO MUDRANK -2017/CR.97/M-1, DATED THE 09TH JANUARY 2018". > The policy is subject to compulsory deductible of Rs.1000 (IMT-22) > The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online. > Addon Opted: Emergency Assistance,Private Car-Cost of Consumables,Private Car-ZD,Return to Invoice, *Subject to IMT Endt. Nos.& Memorandum:7,22,16,28 EX-SHOWROOM PRICE : 1229990		Total Premium (A+B)	29614
		CGST (9%)	2666
		SGST (9%)	2666
		Gross Premium Paid	34946

Addon Unique Identification Number (UIN) Details		Add On Premium
Consumables	IRDAN125RP0008V01201819/A0024V01201819	1753
Nil Depreciation	IRDAN125RP0008V01201819/A0031V01201819	5843
Road Side Assistance		199
Return To Invoice	IRDAN125RP0008V01201819/A0027V01201819	1753

Hypothecation Details: BANK OF BARODA - BANGALORE - BANGALORE

MISP Name: PRERANA MOTORS PVT LTD, **MISP PAN No:** AABCP6557D, **MISP Code:** TMIBASL/MISP/AABCP6557D

For & On Behalf of HDFC ERGO General Insurance Co. Ltd.

Dealer Code : PRERANA MOTORS PVT LTD - 300245000

A. Kumar

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@tmibasli.com**



HDFC ERGO General Insurance Co. Ltd.

Servicing Office of Insurer : 2nd Floor, Building No:2, No: 25/1, Shankarnarayana Building,
MG Road, Bangalore - 560001, , Bangalore, Karnataka (State Code:29) -, PH-022-62346234
Website : www.hdfcergo.com
PAN : AABCL5045N . **GSTIN**: 29AABCL5045N1Z4 **Insurer's IRDA Registration Number**: 146
Tollfree Helpline : 022-62346234 **Email**: care@hdfcergo.com **CIN** :
U66030MH2007PLC177117



Private Car Package Policy - 3 years (UIN-IRDAN125RP0006V01201819) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: 2302206735067100000	Policy Issued On	: 24-AUG-2024 (12:53)
Insured Name	: MR. KESHAVAMURTI K VADAVI		
Own Damage Period	: 24-AUG-2024(12:53) To 23-AUG-2025(Midnight)	Motor Liability Period	: 24-AUG-2024(12:53) To 23-AUG-2027(Midnight)

SAC:997134, Description of Service :Motor Vehicle Insurance Services, Place of Supply :KARNATAKA(State Code:29), Receipt No/Invoice No:2067350671000

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

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.
LIMITS OF LIABILITY CLAUSE	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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. 1500000
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.
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 BENGALURU on 24-AUG-2024 12:53



HDFC ERGO General Insurance Co. Ltd.

Servicing Office of Insurer : 2nd Floor, Building No:2, No: 25/1, Shankarnarayana Building,
MG Road, Bangalore - 560001, , Bangalore, Karnataka (State Code:29) -, PH-022-62346234
Website : www.hdfcergo.com
PAN : AABCL5045N . **GSTIN:** 29AABCL5045N1Z4 **Insurer's IRDA Registration Number:** 146
Tollfree Helpline : 022-62346234 **Email:** care@hdfcergo.com **CIN :**
U66030MH2007PLC177117



Private Car Package Policy - 3 years (UIN-IRDAN125RP0006V01201819) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: 2302206735067100000	Policy Issued On	: 24-AUG-2024 (12:53)
Insured Name	: MR. KESHAVAMURTI K VADAVI		
Own Damage Period	: 24-AUG-2024(12:53) To 23-AUG-2025(Midnight)	Motor Liability Period	: 24-AUG-2024(12:53) To 23-AUG-2027(Midnight)

PRIVATE CAR PACKAGE POLICY: ADD ON COVERS

ZERO DEPRECIATION CLAIM

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would standdeleted.

Exclusion: This cover excludes the following parts,

- a) Tyres
- b) Batteries

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

COST OF CONSUMABLE ITEMS

In consideration of the payment of additional premium paid of ₹_____ by the Insured an realize by the Insurer, not withstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean 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 may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of thepolicy is admissible and payable.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

4. RETURN TO INVOICE

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions: This covers excludes the following-

- a. In case of theft stolen vehicle is recovered within 90 days of theft.
 - b. Final investigation report in case of theft claim is not issued by police authorities.
- Subject otherwise to the terms conditions limitations and exceptions of this Policy.



HDFC ERGO General Insurance Co. Ltd.

Servicing Office of Insurer : 2nd Floor, Building No:2, No: 25/1, Shankarnarayana Building,
MG Road, Bangalore - 560001, , Bangalore, Karnataka (State Code:29) -, PH-022-62346234
Website : www.hdfcergo.com
PAN : AABCL5045N . **GSTIN:** 29AABCL5045N1Z4 **Insurer's IRDA Registration Number:** 146
Tollfree Helpline : 022-62346234 **Email:** care@hdfcergo.com **CIN :**
U66030MH2007PLC177117



Private Car Package Policy - 3 years (UIN-IRDAN125RP0006V01201819) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: 2302206735067100000	Policy Issued On	: 24-AUG-2024 (12:53)
Insured Name	: MR. KESHAVAMURTI K VADAVI		
Own Damage Period	: 24-AUG-2024(12:53) To 23-AUG-2025(Midnight)	Motor Liability Period	: 24-AUG-2024(12:53) To 23-AUG-2027(Midnight)

EMERGENCYASSISTANCE COVER

In consideration of the payment of additional premium of Rs. paid by the Insured and realized by the Insurer, not withstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, in the event of the Insured vehicle being disabled/immobilized due to Loss or Damage covered under section 1 of the policy, the Insurer would provide the below mentioned services:

- a) Minor repairs on accident spot
- b) Towing assistance for accident and breakdown
- c) Flat tyre repair
- d) Emergency fuel delivery
- e) Vehicle key service
- f) Alternate travel arrangement
- g) Accommodation arrangement
- h) Ambulance referral
- i) Medical evacuation
- j) Legal services assistance
- k) Battery jump start service.
- l) Vehicle repatriation service.
- m) Continuation/Return journey.
- n) Translator service.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.