

Date: 24-Oct-2024

To,  
Mr SATISH BHAUSAHEB DHAWALE  
1906, Tower - D, Runwal Bliss, Kanjuramarg - East, Mumbai Mumbai Maharashtra(27) 400042  
9702899701  
Policy number: PBW/000000411176

Subject: Welcome Letter for Car Secure (Comprehensive Policy)

Dear Mr SATISH BHAUSAHEB DHAWALE ,

We value your relationship with Zurich Kotak General Insurance Company (India) Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Car Secure (Comprehensive Policy).

Enclosed please find the Policy Schedule and Policy Wordings containing detailed terms and conditions of the coverage. We wish to inform you that the policy issued is based on the information submitted to us as well as acceptance of the terms and conditions.

We request you to kindly 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@zurichkotak.com](mailto:care@zurichkotak.com) within 15 days from the date of this letter. Alternatively, you can also write to us at 201-204, 301, 2nd & 3rd Floor, Chintamani, Classique, Vishweshwar nagar, off Aarey road, Near, Udipi Vihar Hotel,. Goregoan (E) - 400063, Mumbai, Maharashtra

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.

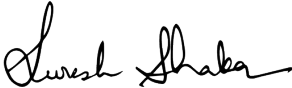
As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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**Car Secure**  
(Comprehensive Policy)  
**Certificate cum Policy Schedule**

**Policy / Certificate No: PBW/000000411176**

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



**INSURED DETAILS**

Name: **Mr SATISH BHAUSAHEB DHAWALE**  
Address: 1906, Tower - D, Runwal Bliss, Kanjuramarg - East, Mumbai Maharashtra(27) 400042  
Phone: NA  
Mobile: 9702899701  
Email: learnmore7020@gmail.com  
GSTIN:

**POLICY DETAILS**

**Policy Issuing Office:** 201-204, 301, 2nd & 3rd Floor, Chintamani Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel, Goregaon ((E), Mumbai 400063  
**Period of Insurance:**  
**From: 28-10-2024 00:00** **to: 27-10-2025 Midnight**  
**Policy issued on:** 24-10-2024 **Cover Note No:** NA  
**Hypothecated to:**

**VEHICLE DETAILS**

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/Trailer Chassis No.	Cubic Capacity	Seating Capacity
MH03DU6733	TATA	NEXON	XZA PLUS (S)	2021	MUMBAI	REVTRN11JYXK89171	MAT627235MLK73579	1199	5

Insured Declared Value (IDV) of the Vehicle (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
681,000.00	0	0	0	0.00	681,000.00

**PREMIUM COMPUTATION TABLE (IN ₹)**

Section I		Section II	
<b>Own Damage</b>		<b>Liability</b>	
Basic Own Damage	2,459.00	Basic TP Including TPPD Premium	3,416.00
Add	2499	PA Cover for Owner Driver of ₹ 15,00,000	0.00
Add on covers Total Premium #		Unnamed PA Cover for Passenger ₹ 0/Per Person	0.00
Less:		Legal Liability to Paid Driver	0.00
Bonus Percent 20%	369.00	Less:	
Voluntary Deductible	615.00		
<b>Total Own Damage Premium (A)</b>	<b>3,974.00</b>	<b>Total Liability Premium (B)</b>	<b>3,416.00</b>
<b>Taxable value of Services(A+B)</b>			<b>7,390.00</b>
CGST @ 9%			679
SGST @ 9%			679
<b>Total Premium (in ₹)</b>			<b>8,898.00</b>

Add on Covers Opted For: Depreciation Cover, Voluntary Deductible Protect

# : For the covers opted as shown in [Add On Covers Details Table](#)

Geographical Area  Additional Excess ₹  Compulsory Deductibles ₹   
Voluntary Deductible ₹  Voluntary Deductible for Depreciation Cover ₹  Total Deductible ₹

**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
Priyanka Satish Dhawale	30	Spouse		

Car Secure UIN: IRDAN152RP0006V04201516

Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) CIN: U66000MH2014PLC260291, IRDAI Reg. No. 152.

Registered & Corporate Office: 401, 4th floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai - 400063. Maharashtra, India.

Toll Free: 1800 266 4545 Email: care@zurichkotak.com Website: www.zurichkotak.com

**ADD-ON COVER DETAILS**

Sr No.	Add-on Cover	Sum Insured ('INR)	Premium	Remarks
1	Depreciation Cover IRDAN152RP0006V04201516/A0011V03201516	-	2,499.00	No. of Claims: 2 Voluntary Deductible: _____
\$2	Voluntary Deductible Protect IRDAN152RP0012V03201920/A0025V01202223	NA	150	The Voluntary Deductible as opted will be waived off in the event of a claim availed at one of the Company's preferred garages. For complete list of preferred garages, please refer to our website- <a href="https://kgi.page.link/PBZFz">https://kgi.page.link/PBZFz</a>

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

Car Secure UIN: IRDAN152RP0006V04201516

**Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)** CIN: U66000MH2014PLC260291, IRDAI Reg. No. 152.  
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Toll Free: 1800 266 4545 Email: care@zurichkotak.com Website: www.zurichkotak.com

## 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 Vehicles Act, 1988.  
Under Section II - 1(ii) of the policy -> Damage to Third Party Property ₹ 7,50,000; PA Cover under Section III: for Owner Driver CSI ₹ 2,00,000

## 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, Pace making, 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 an 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.

## SPECIAL CONDITIONS

Partial Theft of battery not covered.

## 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.

Subject to I.M.T. Endt.Nos. & Memorandum 22,16 GR36A, 28 24, 25,GR27 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

## TAX DETAILS

Service Tax/GST Registration No.	27A A F C K 7016 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 Zurich Kotak General Insurance Company (India) Limited,201-204, 301, 2nd & 3rd Floor, Chintamani Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel,Goregaon ((E), Mumbai 400063 at Mumbai this 24 day of October of 2024

₹ 0.50 for this policy paid as part of consolidated stamp duty payment.

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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

