



"A" Policy for Act Liability Insurance (Two Wheeler)- Policy Schedule

Policy Number : 920222123480023078	Proposal/Covernote No : R22032161922
Insured's Name : MR. TRILOCHAN PARIDA	Period of Insurance: From 00:01 Hrs on 24-Mar-2021 to 23:59 Hrs of 23-Mar-2022
Communication Address : AT BUDHALINGA SAHI, PURI, , ODISHA,, INDIA, 752046	Policy Servicing Branch : RELIANCE CENTER,SOUTH WING, 4TH FLOOR, OFF. WESTREN EXPRESS HIGHWAY, SANTACRUZ EAST MUMBAI MAHARASHTRA 400055
Mobile No : 9692469692	Tax Invoice No. & Date : R22032161922 & 22/03/2021
Email-ID : abhijit senapati333@gmail.com	GSTIN/UIN & Place of Supply:
Nominee Name:	

Insured Vehicle Details

Registration No.	OD05E2845	Mfg. Month & Year	OCT-2013
Make / Model	Honda/Aactiva / 3g	CC/HP/Watt	110
Engine No./Chassis No.	JF50E70400472 / ME4JF501JD7400613	Seating Capacity of side car (if any) including driver	2
Type of Body/LCC	NA	Total Premium ₹	887.00
RTO Location	ODISHA - Cuttack	Total IDV ₹	NA
Hypothecation/Lease	NA		

Insured Declared Value (IDV)

Vehicle ₹	Trailer ₹
Electrical / Electronic Accessories ₹	Total Cover SI ₹
Non Electrical Accessories ₹	Total IDV ₹

Premium Summary

Own Damage	Amount (₹)	Liability - Section II	Amount (₹)
Basic OD	0.00	Basic Liability (TPPD 1)	752.00
		Total Basic Liability Premium	752.00
		PA Benefits - Section III	
		TOTAL LIABILITY PREMIUM	752.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	752.00
		IGST (@18.00 %)	135.00
TOTAL PREMIUM PAYABLE (₹)			887.00

GSTIN :27AABCR6747B1ZG, HSN :9971,
Description of services : Motor vehicle insurance services

Subject to I.M.T.Endt.Nos.

Limits of liability

- : (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 1,00,000/-, TPPD 2 Sum Insured - ₹ 6000/-). (iii) PA cover for owner-driver under section III CSI ₹ 0.0/-

Limitations as to use

- : The Policy covers use for any purpose other than: (a) Hire or Reward, (b) Carriage of goods (other than samples or personal luggage), (c) Organized racing, (d) Pace making, (e) Speed testing, (f) Reliability trials, (g) Any purpose in connection with Motor Trade

Persons/Classes of persons entitled to drive

- : Any person including the Insured provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid Learner's License may drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

11W00007/Policybazaar Insurance Web
Aggregator Pvt Ltd

1800208878

crtmotor@policybazaar.com

Intermediary Code/Name

Intermediary Contact No.

Intermediary E-mail ID

Compulsory PA cover for owner driver

Insured is not eligible for compulsory PA cover for owner driver in the policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:

"I/ we hereby declare that I/ we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."

In case you have missed it, please opt for compulsory PA cover by payment of additional premium as applicable .Liability of insurance company shall commence from the date of receipt of such additional premium .

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy."

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/208/2020/3148 dated 29th Dec 2020** Not Applicable for the State of J&K

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

Statutory Provisions:

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk.

As per section 196 of the above act, driving a vehicle without valid insurance is punishable with fine up to ₹ 1,000/-or imprisonment up to 3 months or both."

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy.

No Claim Bonus will be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise to the terms, conditions and exclusions of the Reliance Two Wheeler Certificate cum Liability Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

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 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.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

Grievance Clause :- For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

In the unfortunate event of a claim, please call quoting your Policy No. on **022 48903009 (Paid)** and register your claim immediately within 7days from the date of loss.

For Customer service, please call along with your Policy No. on 022 48903009 (Paid) or visit www.reliancegeneral.com

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

Special Condition : NA

Policy has been issued with reference to vehicle inspection report, reference lead no. & special conditions.
The inspection report remarks can be viewed on company's website by the lead no.

For Reliance General Insurance Co. Ltd.

Authorised Signatory

A Policy for Act Liability Insurance (Two Wheeler-Liability Insurance Proposal Form)

Private Car Two Wheelers

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name	Corporate Office(Servicing)	Code	11W00007
Branch Name	Web Sales	Code	9202
Sales Manager Name	POLICYBAZAAR INSURANCE WEB AGGREGATOR PVT LTD	Code	D9202162

Personal Details of Proposer/Owner

1. Name of the proposer	Mr. Trilochan Parida						
2. Address of the proposer							
Flat/Building	At Budhalinga Sahi	Road/Street/Sector	Puri				
Area							
Taluka/ Village/ District/City	/	Pin Code	752046				
Country	India	State	Odisha,				
Emergency Contact No.		Tel No. (Off)					
Fax No.		Blood Group					
3. Occupation / Business							
4. Period of Insurance	24/03/2021	To	23/03/2022				
5. Source of Funds	<input type="checkbox"/> Business	<input type="checkbox"/> Profession	<input type="checkbox"/> Salary	<input type="checkbox"/> Agricultural Income	<input type="checkbox"/> Savings	<input type="checkbox"/> Others	
6. Monthly Income	<input type="checkbox"/> Upto ₹20,000	<input type="checkbox"/> ₹ 20,001 to ₹ 50,000	<input type="checkbox"/> ₹ 50,001 to ₹ 1,00,000	<input type="checkbox"/> ₹ 1,00,000 and above			
7. UID Aadhaar No.				8. PAN No.:			
9. Do you have a GST Registration Number	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No					
If Yes, please specify							
10. Related Party	<input type="checkbox"/> Yes	<input type="checkbox"/> No					

Proposer's Bank details

11. Name of Bank Account Holder	<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.
12. Bank Account No.	13. Account		
14. Name of the Bank	<input type="checkbox"/> Saving <input type="checkbox"/> Current		
15. Branch			

16. MICR Code (9 digit MICR Code number of the bank and branch appearing on the cheque issue by the bank)

17. IFSC Code (11 character code appearing on your cheque leaf)

I understand that any refund due on premium payment/any payment/ claims to be directly credited to my aforesaid Bank Account.*

* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

Vehicle Details

18. Registration Number	OD05E2845	Date of Registration	09-Oct-2013
19. Registering Authority & Location	ODISHA - CUTTACK	Year & Month of Manufacture	OCT-2013
20. Engine Number	JF50E70400472	Chassis Number	ME4JF501JD7400613
21. Make of the Vehicle	HONDA	Model	ACTIVA
22. Type of Body	NA		
23. Cubic Capacity (C.C)	110		
24. Seating Capacity including Driver	2		
25. a. Whether the Vehicle is driven by Non-conventional source of power/Bi Fuel/ LPG /CNG?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If yes please give details			
b. Do you have a valid PUC ?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	

(Note-Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy.)

26. Whether the use Vehicle is used for Driving tuition?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
27. Whether the Vehicle designed for use of blind / handicapped / mentally challenge persons and duly endorsed as such by RTA?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Liability Section : Coverage**28. Third party risk : Death/Bodily Injury**

Coverage for liability Third Party Risk: Death / Bodily Injury required in respect of :

I) owner driver only Yes No ii) Any other person than paid driver Yes No

If 'Yes' , give details of such other persons: a. _____ b. _____

Note: 1. Section 146 of Motor Vehicle Act- 1988 Makes it mandatory for the owner of the vehicle to insure that he or any other person authorized by him to drive vehicle in public place has insurance against third party risks. (The explanation of section 146 exempts the paid driver)

2. As per section 147(2)(a) liability is 'as incurred' in case of death/bodily injury of third party

29. Third party risk : (TPPD) (IMT-20)Do you wish to have statutory Third Party Property Damage(TPPD) Liability of Rs. 6000/- only? Yes No**30. Third Party risk Liability to " Workman" under W.C. Act (1923) (Compulsorily to be covered by M.V. Act 1988)**

Legal liability to persons employed in connection with operation of the vehicle who are 'workmen'.The liability of the Employer under the Workmen's Compensation Act 1923 is covered under the Motor Vehicles Act 1988)

a. Drivers: _____ No. of persons : _____ b.Employees (Workmen) : _____ No. of persons _____

Note: The Motor Vehicle Act1988 under sec.147(1)(ii)(i) covers liability to employees who are workmen within the meaning of the Workmen's Compensation Act 1923

Additional cover as per IMT Endorsement**31. Additional Third Party Property Damage Cover**The Policy provides additional Third Party Property Damage liability limits of ₹ 1,00,000/- for two Wheelers and ₹ 7,50,000/- for other classes of vehicles . Do you wish to cover the additional limit? Yes No**32. Additional liability to workmen**Do you wish to cover wider legal liability to employees who are 'workmen' ? Yes No

(This information is sought to cover in addition to liability under the Workmen's Compensation Act 1923, also liability under the Fatal Accidents Act 1855 and the Common Law)

33. Liability of employees who are not WorkmenDo you wish to cover wider legal liability to employees who are NOT 'workmen' ? Yes No

Note: The additional liability under common law and Fatal Accidents Act 1855 in respect of employees who are NOT workmen is covered under this endorsement

34. Personal Accidents Cover for Owner Driver

Personal Accidents Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination :

SID032221086

Name of the Nominee	Age of Nominee	Relationship	Name of Appointee	Relationship to the Nominee
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35. PA covered for named OccupantsDo you wish to include Personal Accident cover for named Persons ? (IMT- 15) Yes No

SID032221086

If 'Yes', give name and Capital Sum Insured (CSI) Opted for :

Name	CSI Opted	Name of the Nominee	Relationship	Name of Appointee	Relationship to the Nominee
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36. PA covered for Unnamed Occupants

SID032221086

Do you wish to include Personal Accident cover for Un-named Passengers/ Hire /Pilon passengers (Two Wheelers) (IMT- 18)

If 'Yes', give number of person and Capital Sum Insured (CSI) Opted : No. of persons: _____ CSI (per person): _____

Note : The maximum CSI available per person is ₹ 2,00,000/- in case of private car and ₹ 1,00,000/- in case of Motorized Two Wheelers

37. Geographical Extention

Do you wish Geographical Area to be coverage by the policy to be extended to the following countries?

 Bangladesh Bhutan Maldives Nepal Pakistan Sri Lanka**Previous usage History**

Use of Vehicle : _____ Condition of Vehicle : _____

Name of the previous insurance Company : _____

Previous policy number :

Previous policy period _____ claims lodged during the preceding three years SID0322210866

AML Guidelines

I / We hereby confirm that all premiums have been / will be paid from bonafide sources and no premium have been /will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002.I understand that the company has the right to call for the documents to establish source of funds.The insurance company has the right to cancel the insurance contract in case I am /have been found guilty by any competent court of law under any of the statutes,directly indirectly governing the prevention of Money Laundering in India.

Nationality : Indian Non -Indian ,If Non Indian please specify the country _____Type of Organization : Corporations Government Non Government Organizations Society Trust Partnership International Organization Cooperatives Section 25 Companies

SID0322210866

Declaration by Insured

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that, this declaration shall form the basis of the contract between me/us and RELIANCE General Insurance Company Limited . I/We also declare that , if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/ We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. I/ We here by state that the above mentioned address shall be taken as address on record for the purpose of GST.I/we hereby agree to be notified by insurer on my registered mobile number/ email id through mail or SMS or any such mode, information about various insurance policy services.

Place: _____

Date: _____

Signature of Proposer _____

Note : Copy of RC Book should be submitted along with the proposal form.

Prohibition of rebates - Section41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.