



## Motor Insurance - Private Car Comprehensive Policy

<b>Insured Name</b>	MR AKASH GUPTA		<b>RTO</b>	NORTH DELHI	
<b>Correspondence Address</b>	E-9 E BLOCK DADRI MAIN ROAD NOIDA SPECIAL ECONOMIC ZONE SECTOR 81 NOIDA, UTTAR PRADESH, 201305				
<b>Mobile</b>	8285160104	<b>Phone</b>	-	<b>E Mail</b>	akash_mjhlmp07@hotmail.com
<b>Registration No.</b>			DL-02-CAC-4815		
<b>Period of Insurance</b>	From Date & Time	02/06/2017 17:17hrs	To Date & Time	01/06/2018 Midnight	<b>Policy Issuance Date</b> 02/06/2017
<b>Make</b>	<b>Model - Variant</b>	<b>Engine No</b>	<b>Chassis No</b>	<b>Mfg Yr</b>	<b>Seats</b>
MARUTI	ESTEEM LXI -	G13BBN190100	MA3EBE41S00430264	2005	5
<b>Body Type</b>	<b>CC</b>				
SEDAN	1298				
<b>Insured's Declared Value (IDV)</b>	<b>The Vehicle (₹)</b>	<b>For Trailer (₹)</b>	<b>Non Electrical Acc. (₹)</b>	<b>Electrical Acc. (₹)</b>	<b>CNG/LPG Kit (₹)</b>
	55,393	0	0	0	0
<b>Total IDV (₹)</b> 55,393					
<b>Named Persons &amp; Nominee (IMT-15)</b>					
<b>Nominee for Owner driver</b>			<b>Appointee</b>		
A B GUPTA, Mother					
<b>Premium Details (₹)</b>					
<b>Own Damage Premium (a)</b>		<b>Liability Premium (b)</b>			
Basic Own Damage:	1687	Basic Third Party Liability:		2863	
<b>Total Basic Premium</b>	1687	PA Cover for Owner Driver of ₹ 200000		100	
		<b>Net Liability Premium (b)</b>		2963	
		<b>Total Package Premium (a+b)</b>		4650	
		Service Tax 15% (Including Swachh Bharat Cess 0.50%, Krishi Kalyan Cess 0.50% as applicable)		698	
<b>Net Own Damage Premium (a)</b>	1687	<b>Total Premium</b>		5348	
<b>Geographical Area</b>	India,		<b>Compulsory Deductible (IMT-22)</b>	₹ 1000.00	<b>Voluntary Deductible (IMT-22A)</b> ₹ 0.00
<b>Payment Details:</b> Fund Transfer No. MT1706002124 <b>Dated:</b> 02/06/2017 <b>Drawn on</b> BizDirect					
<b>Previous Policy No.</b> DO NOT 1 <b>Valid from</b> 02/12/2015 to 01/12/2016 <b>of</b> CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD. <b>No Claim Bonus</b> 0%					
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.					
<b>LIMITATIONS AS TO USE:</b> The Policy covers use of the vehicle 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. <b>Persons or Class of Persons entitled to drive:</b> Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. <b>Limits of Liability</b> 1. 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 Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 200000 <b>Terms, Conditions &amp; Exclusions:</b> As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.					
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 ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no. 886118201718 dated 19/05/2017 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004". Service Tax Registration No: AABCH0738EST004. <b>IMPORTANT NOTICE:</b> 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". <b>Disclaimer:</b> The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.					
<b>Policy Issuing Office:</b> LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. <b>Phone No.:</b> +91-22-66383600					

For HDFC ERGO General Insurance Company Ltd.

Agent Name : POLICYBAZAAR INSURANCE WEB  
AGGREGATORS PVT. LTD

Agent Code : 201714906552 Contact No : 91-11-27561382

*Nagendra Shikumar*

Duly Constituted Attorney

## Motor Insurance - Proposal Form For Private Car Package

Proposal No. 2311100204757600000

<b>Insured Name</b>	MR AKASH GUPTA		<b>RTO</b>	NORTH DELHI	<b>PAN No.</b>			
<b>Correspondence Address</b>	E-9 E BLOCK DADRI MAIN ROAD NOIDA SPECIAL ECONOMIC ZONE SECTOR 81 NOIDA, UTTAR PRADESH, 201305							
<b>Mobile</b>	8285160104	<b>Phone</b>		<b>E Mail</b>	akash_mjhlmp07@hotmail.com		<b>Registration No.</b>	DL-02-CAC-4815
<b>Period of Insurance</b>	From Date & Time	02/06/2017 17:17hrs	To Date & Time	01/06/2018 Midnight	<b>Proposal Issuance Date</b>	02/06/2017		
<b>Make</b>	<b>Model - Variant</b>	<b>Engine No</b>	<b>Chassis No</b>	<b>Mfg Yr</b>	<b>Seats</b>	<b>Body Type</b>	<b>CC</b>	
MARUTI	ESTEEM LXI -	G13BBN190100	MA3EBE41S00430264	2005	5	SEDAN	1298	
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	55,393	0	0	0	0	55,393		
<b>Fuel Type</b>	<b>Cover Type</b>	<b>Date of Registration</b>	<b>TPPD restriction</b>	<b>Higher deductible</b>				
Petrol	PACKAGE	17/02/2005	NA	NA				
<b>Named Persons &amp; Nominee (IMT-15)</b>								
<b>Nominee for Owner driver</b>			A B GUPTA , Mother			<b>Appointee</b>		
<b>Premium Details (₹)</b>								
<b>Own Damage Premium (a)</b>			<b>Liability Premium (b)</b>					
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			Total Package Premium (a+b)		4650			
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			Total Premium		5348			
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Previous Policy No. DO NOT 1 Valid from 02/12/2015 to 01/12/2016 of CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD. No Claim Bonus 0%								
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.								

Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD

Agent Code : 201714906552 Contact No : 91-11-27561382

## Proposer declaration

**DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED :** I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

## Anti rebate clause

**Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :** 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, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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..

**Disclaimer :** Proposal Form and Policy Schedule have been generated basis details entered by proposer / insured on Online Platform (either on HDFCERGO.com or its affiliated Online Channels (IRDAI Licensed Intermediaries). For any modification, kindly visit [URL https://www.hdfcergo.com/customer-care/customer-support.html](https://www.hdfcergo.com/customer-care/customer-support.html) and register your service request or write to us at [care@hdfcergo.com](mailto:care@hdfcergo.com)

**Customer Name:** AKASH GUPTA

**PAN No. :**