

## Proposal Form cum Transcript Letter For Private Car Policy - Bundled

Proposal No. PMTB122524896308(LOS#: 167600859)

 PMTB122524896308 MR UBAID BANDAY SO MOHAMMAD SYED BANDAY HOUSE NO8 LANE NO2 NEAR MARRIAGE HALL HAMZAH COLONY ILLAHI BAGH SRINAGAR PO BUCHPORA SRINAGAR SRINAGAR - 190020 JAMMU AND KASHMIR - Tel. 95XXXXXXX7		<b>Vehicle Details</b> Make MARUTI Model IGNIS-DELTA PETROL AMT Registration No NEW RTO SRINAGAR Chassis No. Cubic Capacity 1197 Seats 5 Year of Manufacture 2025 Body Type HATCHBACK Engine No. Email ID : ubxxxxxx16@gxxxx.com				<b>Proposal Details</b> Proposal No. 202512310136387 Period of Insurance From 31 Dec, 2025 17:20 hrs To 30 Dec, 2028 23:59 Issuance Date Invoice No. 122524896308 Customer Id 100554717899																	
		<table border="1"> <tr> <th>Policy Year</th> <th>Policy Period</th> <th>For the Vehicle (₹)</th> <th>Trailer (₹)</th> <th>Non Electrical Acc. (₹)</th> <th>Electrical Acc. (₹)</th> <th>CNG/LPG Kit (₹)</th> <th>Total IDV (₹)</th> </tr> <tr> <td>Year 1</td> <td>From 31/12/2025 To 30/12/2026</td> <td>556404</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>556404</td> </tr> </table>								Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)	Year 1	From 31/12/2025 To 30/12/2026	556404	0	0	0
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)																
Year 1	From 31/12/2025 To 30/12/2026	556404	0	0	0	0	556404																
<b>Own Damage Policy Period</b> From Date & Time 31/12/2025 17:20 hrs To Date & Time 30/12/2026 Midnight				<b>Liability Policy Period</b> From Date & Time 31/12/2025 17:20 hrs To Date & Time 30/12/2028 Midnight																			
<b>Premium Details (₹)</b>																							
<b>Own Damage Premium(a)</b> Basic Own Damage 5326 Total Basic Premium 5326 Add on Coverages Zero Depreciation (IRDAN146RPM0041V01202425/A0048V01202425) 2393 Engine and Gear box Protection (IRDAN146RPM0041V01202425/A0044V01202425) 501 Cost of Consumables (IRDAN146RPM0041V01202425/A0045V01202425) 501 Return to Invoice - A. Purchase Invoice value - (IRDAN146RPM0041V01202425/A0052V01202425) 556 Emergency Assistance Wider (IRDAN146RPM0041V01202425/A0047V01202425) 199 Total - Add on 4150 Net Own Damage Premium (a) 9476				<b>Liability Premium(b)</b> Basic Third Party Liability 10640 PA Cover for Owner Driver of 1500000 ( CPA Cover Policy Period From Date 31/12/2025 To Date 30/12/2028 ) 853 Net Liability Premium (b) 11493 Total Package Premium (a+b) 20969 GST 18% : Central Tax 9% ( ₹ 1887 ) + State Tax 9% ( ₹ 1887 ) 3774 Total Premium 24743																			
<b>Geographical Area</b> India		<b>Compulsory Deductible (IMT-22)</b> 0		<b>Voluntary Deductible (IMT-22A)</b> 0																			
<b>Nominee for Owner driver</b> Raziya Rasheed, Spouse		<b>Appointee</b>																					
<b>Hypothecated(IMT-7) with:</b> HDFC BANK LIMITED,Karan Nagar Srinagar																							
<b>Agent Name :</b> HDFC BANK LTD <b>Agent Code :</b> 201587086428 <b>Tel No. :</b> 91-22-61606161																							
<b>Anti rebate clause</b> 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.																							
<b>Terms and Conditions</b> I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C: 1) I/We hereby declare that the statements made by me/us 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 HDFC ERGO General Insurance Company Limited. 2) 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. 3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice. 4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits. GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect. 5) I understand the Proposal No. 202512310136387 is issued to me basis on above information. 6) IT has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income. <b>Transcript Declaration :</b> In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.																							

**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 (IRDAL 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: UBAID BANDAY

PAN No.: AOYPB7054H

UIN :IRDAN146RPM0041V01202425



This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

HDFC ERGO General Insurance Company Limited. IRDAI Reg No.146  
CIN : U66030MH2007PLC177117. Registered & Corporate Office: HDFC ERGO General Insurance  
Company Limited – 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.  
UIN :IRDAN146RPM0041V01202425. Policy Issuing/ Customer Happiness Center: D 301, 3rd Floor,  
Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.  
Customer Service No : 022 6158 2020 / 022 6234 6234 | [www.hdfcergo.com](http://www.hdfcergo.com)