

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



Proposal No. PMTB122524896308(LOS#: 167600859)

		Vehicle Details				Proposal Details		
PMTB122524896308		Make	MARUTI			Proposal No.	202512310136387	
MR UBайд 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. 95XXXXXX7		Model	IGNIS-DELTA PETROL AMT			Period of Insurance	From 31 Dec, 2025 17:20 hrs	To 30 Dec, 2028 23:59
		Registration No	NEW			Issuance Date		
		RTO	SRINAGAR			Invoice No.	122524896308	
		Chassis No.				Customer Id	100554717899	
		Cubic Capacity	1197	Seats	5			
		Year of Manufacture	2025	Body Type	HATCHBACK			
		Engine No.						
		Email ID :	ubxxxxxx16@xxxxx.com					

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

Own Damage Policy Period			Liability Policy Period				
From Date & Time	31/12/2025 17:20 hrs	To Date & Time	30/12/2026 Midnight	From Date & Time	31/12/2025 17:20 hrs	To Date & Time	30/12/2028 Midnight

Premium Details (₹)	
Own Damage Premium(a) (₹)	Liability Premium(b) (₹)
Basic Own Damage 5326	Basic Third Party Liability 10640
Total Basic Premium 5326	PA Cover for Owner Driver of 1500000 ( CPA Cover Policy Period From Date 31/12/2025 To Date 30/12/2028 ) 853
Add on Coverages 2393	Net Liability Premium (b) 11493
Zero Depreciation (IRDAN146RPMT0041V01202425/A0048V01202425) 501	Total Package Premium (a+b) 20969
Engine and Gear box Protection (IRDAN146RPMT0041V01202425/A0044V01202425) 501	GST 18% : Central Tax 9% ( ₹ 1887 ) + State Tax 9% ( ₹ 1887 ) 3774
Cost of Consumables (IRDAN146RPMT0041V01202425/A0045V01202425) 556	
Return to Invoice - A. Purchase Invoice value - (IRDAN146RPMT0041V01202425/A0052V01202425) 199	
Emergency Assistance Wider (IRDAN146RPMT0041V01202425/A0047V01202425) 4150	
Total - Add on 4150	
Net Own Damage Premium (a) 9476	Total Premium 24743

Geographical Area	India	Compulsory Deductible (IMT-22)	0	Voluntary Deductible (IMT-22A)	0
Nominee for Owner driver	Raziya Rasheed, Spouse	Appointee			
Hypothecated(IMT-7) with:HDFC BANK LIMITED,Karan Nagar Srinagar					

Agent Name : HDFC BANK LTD Agent Code : 201587086428 Tel No. : 91-22-61606161

## 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.

## Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&amp;C:

- 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.
- 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 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.

**Transcript Declaration :** 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 (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

Customer Name: UBайд BANDAY

PAN No.: AOYPB7054H

UIN : IRDAN146RPMT0041V01202425

## CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Private Car Policy - Bundled	
2	Unique Identification Number (UIN) allotted by IRDAI	UIN NO: IRDAN146RPMT0041V01202425	
3	Structure	Section I: indemnity basis  Section II: Legal liability as per M.V act, Workmen compensation act  Section III : Benefit basis.	Section I- Sum Insured – Insured's Declared Value (Idv)
4	Interests Insured	Motor Vehicle	Refer policy schedule
5	Sum Insured / Motor Insured Declared Value Scope	Section I: 5326  Section II: Third party Property damage: 10640 Third party liability: As per Motor Vehicle Act  Section III :15 lakh	
6	Policy Coverage	<p>Covers the Private Cars against:</p> <p><b>Section I: Loss of or Damage to the Vehicle Insured</b></p> <p>The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon</p> <ul style="list-style-type: none"> <li>i. by fire explosion self ignition or lightning;</li> <li>ii. by burglary housebreaking or theft;</li> <li>iii. by riot and strike;</li> <li>iv. by earthquake (fire and shock damage);</li> <li>v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;</li> <li>vi. by accidental external means;</li> <li>vii. by malicious act;</li> <li>viii. by terrorist activity;</li> <li>ix. whilst in transit by road rail inland- waterway lift elevator or air;</li> <li>x. by landslide rockslide.</li> </ul> <p><b>Section II: Liability to Third Parties</b></p> <p>Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of</p> <ul style="list-style-type: none"> <li>i) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,</li> <li>ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.</li> </ul>	Section I: Loss of or Damage to the Vehicle Insured  Liability to Third Parties