


# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## Motor Insurance - Two Wheeler Comprehensive Policy



2312101266711800000

<b>ASHOK BALWANI</b> - 42 DDA FLAT S LIG POCKET-3 PASCHIM PURI DELHI DELHI - 110063 , Tel. 9716955068		<b>Vehicle Details</b>		<b>Policy Details</b>	
		Make	HONDA.	Policy No.	<b>2312101266711800000</b>
		Model - Variant	CBF STUNNER-	Period of Insurance	<b>From 11 Nov, 2021 00:01 hrs To 10 Nov, 2022 Midnight</b>
		Registration No	<b>DL-04-SCJ-2625</b>	Issuance Date	11/09/2022
		Engine No.	051335	Invoice No.	101266711800000
		Chassis No.	032270	PAN No.	
		Cubic Capacity/Watts	125 Seats 2	EIA No.	
		Year of Manufacture	2014 Body Type		
RTO	DELHI OPEN				
Payment Details : Fund Transfer No. TW22091003790326 , Date: NaD, Bank Name:BizDirect					
Email ID : arpitbalwani.ab@gmail.com					
<b>Insured's Declared Value (IDV) (₹)</b>					
<b>Vehicle</b>	<b>Side Car</b>	<b>Electrical Accessories</b>	<b>Non Electrical Accessories</b>	<b>CNG/LPG Kit</b>	<b>Total IDV</b>
21464	0	0	0	0	21464
<b>Premium Details (₹)</b>					
<b>Own Damage Premium(a)</b>		<b>Liability Premium(b)</b>			
Basic Own Damage:		Basic Third Party Liability:			
Total Basic Premium		PA Cover for Owner Driver of ₹ 1500000 ( CPA Cover Policy Period From Date 12/09/2022 To Date 11/09/2023 )			
Total - Add		<b>Net Liability Premium (b)</b>		1089	
		<b>Total Package Premium (a+b)</b>		1282	
		Integrated Tax 18%		231	
<b>Net Own Damage Premium (a)</b>		<b>Total Premium</b>		1513	
<b>Geographical Area</b>	India	<b>Compulsory Deductible (IMT-22)</b>	100	<b>Voluntary Deductible (IMT-22A)</b>	0
<b>Previous Policy No.</b> MG406158 <b>Valid from</b> 28/11/2020 <b>to</b> 27/11/2021 <b>of</b> IFFCO TOKIO 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>Nominee for Owner driver</b>		Arpit balwani , Son		<b>Appointee</b>	
<b>Named Persons &amp; Nominee (IMT-15)</b>					
<b>Endt No.</b>	<b>List of Endorsements Description</b>				<b>Effective Date Premium</b>
<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 when not used for the transport of passengers at the time of the accident 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- ₹ 100000 3.P.A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 <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. LOA/CSD/303/2022/1381 dated 29-03-2022 as prescribed in Government of Maharashtra Order No. Mudrank ? 2017/CR.97/M-1, dated the 03/JAN/201.Goods and Service Tax Registration No: 27AABCL5045N1Z8. <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 in full is not realised by the company. 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. Goods and Service Tax for this invoice is not payable under reverse charge basis.					
<b>Branch :</b> LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. <b>Phone No. :</b> +91-22-66383600					
Goods and Service Tax Registration No: 27AABCL5045N1Z8		HSN Code		997134	
BROKER Code: 200097727060 BROKER Name: D2C INSURANCE BROKING PVT LTD(D2) Tel No.: 91-11-30483372		For HDFC ERGO General Insurance Company Ltd			
		 Duly Constituted Attorney			


HDFC ERGO General Insurance Company Limited. IRDAI Reg No.146  
CIN : U66030MH2007PLC177117. Registered & Corporate Office: 1st  
Floor, HDFC House, 165/166 Backbay Reclamation, H.T.Parekh Marg,  
Churchgate, Mumbai - 400 020.  
UIN : HDE-MT-P17-32-V01-16-17. Customer Service Address: D 301,  
3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup  
(West), Mumbai - 400 078.

Customer Service No : +91 22-62346234/+91-120 6234 6234 |  
www.hdfcergo.com HDFC ERGO General Insurance Company Limited.  
IRDAI Reg No.146 CIN : U66030MH2007PLC177117. Registered &  
Corporate Office: 1st Floor, HDFC House, 165/166 Backbay Reclamation,  
H.T.Parekh Marg, Churchgate, Mumbai - 400 020.  
UIN : HDE-MT-P17-32-V01-16-17. Customer Service Address: D 301,  
3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup

## HDFC ERGO General Insurance Company Limited



### Motor Insurance - Proposal Form cum Transcript Letter For Two Wheeler Package

 2312101266711800000 ASHOK BALWANI - 42 DDA FLAT S LIG POCKET-3 PASCHIM PURI DELHI - 110063 DELHI - Tel. 9716955068	Vehicle Details		Proposal Details	
	Make	HONDA.	Proposal No.	<b>2312101266711800000</b>
	Model - Variant	CBF	Period of Insurance	<b>From 12 Sep, 2022 00:01 hrs</b>
	Registration No	STUNNERDL-04-SCJ-2625	Issuance Date	<b>To 11 Sep, 2023 Midnight</b>
	Engine No.	051335	Invoice No.	11/09/2022
	Chassis No.	032270		101266711800000
	Cubic Capacity/Watts	125 Seats 2	PAN No	
	Year of Manufacture	2014 Body Type		
	RTO	DELHI OPEN		
Payment Details : Fund Transfer No. TW22091003790326 , Date: NaD, Bank Name:BizDirect				
Email ID : arpitbalwani.ab@gmail.com				

Premium Details (₹)				
<b>Own Damage Premium(a)</b>	(₹)	<b>Liability Premium(b)</b>	(₹)	
Basic Own Damage:	193	Basic Third Party Liability:	714	
<b>Total Basic Premium</b>	193	PA Cover for Owner Driver of ` 1500000 ( CPA Cover Policy Period From Date 12/09/2022 To Date 11/09/2023 )	375	
<b>Total - Add</b>	193	<b>Net Liability Premium (b)</b>	1089	
		<b>Total Package Premium (a+b)</b>	1282	
		Integrated Tax 18%	231	
<b>Net Own Damage Premium (a)</b>	193	<b>Total Premium</b>	1513	
<b>Geographical Area</b>	India	<b>Compulsory Deductible (IMT-22)</b>	100	<b>Voluntary Deductible (IMT-22A)</b> 0
<b>Previous Policy No.</b> MG406158 <b>Valid from</b> 28/11/2020 <b>to</b> 27/11/2021 <b>of</b> IFFCO TOKIO 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>Nominee for Owner driver</b>	Arpit balwani , Son		<b>Appointee</b>	
<b>Named Persons &amp; Nominee (IMT-15)</b>				

BROKER Name: D2C INSURANCE BROKING PVT LTD(D2) BROKER Code: 200097727060 Tel No.: 91-11-30483372

#### 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&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. 2312101266711800000 is issued to me basis on above information.

**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.

## HDFC ERGO General Insurance Company Limited



Take it easy!

### Frequently Asked Question's (FAQ's) - Motor Insurance

#### Loss or Damage to the Insured Vehicle

**caused due to:** a. Fire, explosion, self ignition or lightning.

b Burglary, housebreaking or theft c All act of God perils like earthquake, flood, cyclone etc d Accidental external means, terrorism, riot and strike

#### Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for a Accidental death / injury to any third party b Any damage to property owned by third party

#### Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

photo,

To place your request for Transfer of Insurance, visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

residence proof)

h. Form 35 & original NOC from financier incase of total loss where payment is made to insured

i. A copy of police FIR/panchnama is required for TP injury / death / property damage

#### WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

j. Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy  
in 'Used Car' cases To place your request for any "Changes in Policy", visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).  
**Additional documents required for commercial vehicles:**

- a. Spot survey
- b. Load challan
- c. Fitness certificate
- d. Route permit

#### CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

#### WHAT IS NCB?

a. Duly filled and signed claim form & discharge voucher ( after loss settlement )

#### NO CLAIM BONUS

(NCB): b. Original Registration Certificate (RC)

provided by Tariff. c. Original Policy Copy

**Letter?** d. Copy of FIR lodged at the nearest police station

by transferred RC e. All original keys & vehicle invoice copy copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred f. No trace report confirming that the stolen vehicle is not traceable to the new owner or cancelled. g. Original NOC from financier incase of hypothecation / HPA

h. Intimation to RTO for theft of vehicle

i. Duly signed RTO transfer papers (Form 26, 28,29,30,35)

agent j. RC extract with stolen remark from the concerned RTO after the loss

a. Visit [www.hdfcergo.com](http://www.hdfcergo.com) to renew c. Visit our nearest branch / your instantly online

k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence

d. Send a copy of the renewal

notice along proof)

l. Deed of subrogation cum indemnity on judicial stamp paper branch

b. SMS "RENEW <POLICY NO> " to 9999

with premium cheque to our

700700

office /Corporate office

**Disclaimer: Where it is brought to the notice of the Company, that vehicle insured**

**HOW TO CONTACT US?**

**which is not a new vehicle but shown as a new vehicle with a malafide intention,**

**claims for total loss of such vehicle would not be admissible, if there is a gap of more** Visit Customer Support section on our website **www.hdfcergo.com** and avail host of **than 10 days from date of invoice of vehicle and the proposal date.** services online which is easy, instant & convenient

## Convenience at your fingertips

On the Customer Support section of our website, you can:



Get Policy Copy/  
80D Tax Certificate



Make Changes  
on Policy



Track Claim  
Status



Update Contact  
Details

This document is a summary of the benefits offered. The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the policy wordings.

In case of any conflict between this document and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

Ver.Feb18