

Tata AIG General Insurance Company Ltd.



Policy No. : 0100110530 11

Date: 22/03/2014

Mrs. Richa Singh
F 805
Goplan Grandeu
Hoodi Circle
White Field Road
BANGALORE, 560048
KARNATAKA
Phone : 28511016/9844841885/22053336/9844841885



Renewal Endorsement for Policy No. 0100110530

Dear Mrs. Richa Singh,

We thank you for reposing your faith in us once again. As per your instructions in the Renewal Response Form, your above mentioned policy has been renewed w.e.f. 26/03/2014. The insurance coverage, terms and conditions extended are the same as opted by you in the previous policy and incorporates changes (if any) requested by you. The premium computation of the policy is given below and your Certificate Of Insurance is attached. The details of your coverages and the other guidelines regarding your policy can be had from the policy document sent to you at the inception of the policy (and attached endorsements, if any).

Looking forward to a beneficial and long term association.

Sincerely Yours

Atri Chakraborty

National Head - Operations & Systems

Service Tax Registration No : **AABCT3518QST004**

The stamp duty of Rs.0.25/- paid in cash or demand draft or by pay order, vide Receipt/Challan no: MH000947141201314E dated the 27/12/2013

Tata AIG General Insurance Company Ltd.

ENDORSEMENT

Endorsement No: 0

Effective Date: 26/03/2014

Expiry Date: 25/03/2015

Attached to and forming part of Policy No. 0100110530 11

TA08 - Repair of Glass, Fiber, Plastic & Rubber Parts

A claim for only Glass / plastic / rubber / fiber part where You opt for repairs rather than replacement, at Our authorized workshop, will not affect Your No Claim Bonus eligibility at the time of renewal with Us if there is no other claims for damage to the vehicle during the currency of the policy.

Definitions:

1. **We, Us, Our, Ourselves** means the Tata AIG General Insurance Co. Ltd.
2. **You, Your, Yourself** - Means or refers to the person or persons described in the Schedule as the insured.
3. **Constructive Total Loss** - A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Sum Insured.
4. **Hospital / Nursing Home** - Any institution established for indoor care and treatment of sickness and injuries and registered with local authorities and is under the supervision of a licensed and qualified medical practitioner.
5. **Ambulance** - A self-propelled motor vehicle specifically designed to transport critically sick or injured people to a medical facility.
6. **Medical Practitioner** - A person licensed to practice medicine.
7. **Courtesy/Hire car** - A vehicle provided to the insured by the hire car company.
8. **Hire car Company** - Company which is engaged in car hiring business and has provided vehicle to the insured as per their terms and conditions.
9. **Authorized garage** - A motor vehicle repair garage authorised by us.
10. **Daily Allowance** - Fixed amount to be paid for the purpose of meeting the cost of hired transport.
11. **Family** - You, Your spouse, Your children, Your parents and any other person residing with you without paying a commercial rent.

TOLLFREE HELP LINE: 1 800 119966

(Regd.Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013)

PLEN Branch: 05

Insured Copy

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Tata AIG General Insurance Company Ltd.

WITH YOU ALWAYS

RECEIPT

Receipt No. 00-00-03114756

Receipt Date 19/03/2014

Received with thanks from Mrs. Richa Singh

a sum of **Rs. 2,812.00** (Rupees Two Thousand Eight Hundred Twelve and Paise 00 Only)

vide Credit Card 0000000000000000 Visa- Authorisation Code MHCC3290412985 towards

Sr.No.	Policy No.	Total Premium (Rs.)	Utilised from Receipt (Rs)
1	0100110530	2,812.00	2,812.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. This receipt is issued subject to realisation of the cheque.
3. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this policy, are considered null and void.
4. Any excess amount will be adjusted against subsequent policy applications, or will be refunded on demand.

Service Tax Registration No : **AABCT3518QST004**

Revenue (Consolidated) Stamp duty duly paid vide Challan No: MH001544353201314E date 10/02/2014 for applicable cases



Tata AIG General Insurance Company Ltd.

WITH YOU ALWAYS

Certificate of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent/Broker Name - Srihari Udipi Raghavendra

Agent/Broker License Code - 9005286 : Agent/Broker:Contact No - 9845378678 (mobile or landline)

Certificate & Policy No.	0100110530 0100110530 00	Policy Type	AutoSecure Package Policy
Effective time and date of commencement of Insurance	From 00:01 Hours on 26/03/2014		
Date of Expiry	Midnight on 25/03/2015	Premium (incl.S.Tax)	Rs. 2812.00
Place of Registration	BANGLORE EAST	Insured's Business/Profession	OTHER
		Geographical Area	INDIA
Name and address of the Insured		Under Hire Purchase/Hypothecation/Lease with	
Name: Richa Singh Address : No.402, Vars-eyre, Pai Layout, BANGALORE 560016 KARNATAKA		N/A	
Registration No.	Make & Model	Body Type	Mfg. Year
KA03MB5854	MARUTI WAGON R LXI	SALOON	2003
CC	Seating Capacity	Engine No.	Chassis No.
1061	5	3055563	180056
IDV of vehicle(Rs.)	IDV of Side Car(Rs.)	Bi-Fuel/CNG/LPG Kit(Rs.)	IDV of non-built-in Accessories(Rs.)
88,763	0	0	0
			Electrical
			Non-Electrical
			0
			0
			88,763

SCHEDULE OF PREMIUM

Premium on Vehicle and non electrical accessories	Rs. 2,485.37	Basic	Rs. 1,110.00
Less : 50.00% for NCB	Rs. 1,242.68	Add:Legal Liability to paid driver as per Endt. IMT 28	Rs. 50.00
A. TOTAL OWN DAMAGE PREMIUM (rounded off)	Rs. 1,243.00	Add: Compulsory PA Cover for Owner-Driver	Rs. 100.00
		Rs.2,00,000	
C. TOTAL ADD ON PREMIUM	Rs.	B. TOTAL LIABILITY PREMIUM	Rs. 1,260.00
		COMPREHENSIVE PREMIUM(A+B+C)	Rs. 2,503.00
		NET PREMIUM	Rs. 2,503.00
		Add : 12.36% Service Tax	Rs. 309.00
		TOTAL PREMIUM	Rs. 2,812.00

Drivers Clause : Persons or classes of persons entitled to drive : Any person including the insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.	Limitations as to use: 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) Organised racing d) Pace Making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade.
Limits of Liability: 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. Under Section II-1 (ii) of the policy (Damage to Third Party Property) : Rs. 7,50,000/- P.A. Cover for Owner - Driver under Section III: CSI : Rs. 2,00,000/- Deductible under Section - I : Rs. 1,000/- Compulsory Deductible : Rs. 1,000/- Voluntary Deductible : Rs. -/ Imposed Excess : Rs. -/	Subject to A. Indian Motor Tariff Endorsement No. (IMT) 22,28 b.TATA AIG Auto Secure endorsement No.TA08
I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of Motor Vehicles Act, 1988. In witness whereof this Policy has been signed at Mumbai on 22/03/2014. Receipt(s): W254798376 The stamp duty of Rs.0.25/- paid in cash or demand draft or by pay order,vide Receipt/Challan no: MH000947141201314E dated the 27/12/2013	
For Tata AIG General Insurance Company Ltd. Atri Chakraborty National Head - Operations & Systems	

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".
 Note: This Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.
 Any amendments/modifications/ alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company.

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