

Smart Drive Two Wheeler Insurance Policy

CERTIFICATE OF INSURANCE CUM SCHEDULE



Name of the Policy Holder : Amar A Teragundi

general insurance

Communication Address : 1098, Adarsha layout, 1st Bloc k, 3rd Stage,

8th cross, basaveshwaranagar

Bengaluru, Karnataka - 560079

Contact No 7411119042

Email ID : amarteragundi@gmail.com

: SU664626 Policy No.

Policy Type : Two Wheeler-Comprehensive Insurance

Policy

: 1451 Total Premium

Period Of Insurance : 03/03/2019 00:00 to midnight of 02/03/2020

: 2C000098 Agent No

Agent Name : POLICYBAZAAR INSURANCE WEB AGG

Your Vehicle Details					
Vehicle Reg.no.: KA02JM0595	Year of Manufacture:2016	Make / Model:ROYAL ENFIELD/ELECTRA	Fuel Type:Petrol		
Insured Declared Value of the Vehicle(IDV):75834	Seating Capacity(Including Driver):2	Chassis / EngineNo:ME3U3S5C0GL185888/ U3S5C0GL185888	Cubic Capacity:350		

Your Premium Details(in Rs)

Own Damage Premium(A)			
Vehicle	1360	Additional Cover	
Electrical Accessories Sum Insured (IMT 24) (0)	0.00	Deprecition Cover(100%)	0
Non-Electrical Accessories Sum Insured (0)			
CNG/LPG (IMT 25) (0)	0.00		
Basic Own Damage Premium	1360		
Voluntary Deductible	0.00		
No Claim Bonus (0%)	NA		
AntiTheft	0.00		
Load / Discount	-1115		
Total Own Damage Premium			

Liability Premium (B)				
Basic TP Premium (Including TPPD)	985			
PA to Owner Driver	0			
Unnamed PA Cover to Passengers (IMT 16)	0.00			
Legal Liability to Paid Driver (IMT 28)	0.00			
TPPD	0			
Bi-Fuel Kit	0.00			
Total Liability Premium				
Net Premium (A+B)	1230			
GST @18%	221			
Total Premium(In Rs)	1451			

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 of personal luggage)(c) Organized Racing (d) Pace Making (e) Speed Testing (f) Reliability Trial (g) Any purpose in connection with Motor Trade. Driver's Clause: Persons or Classes of person entitled to drive: 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. 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. 7.5 lakhs Under Section III: P.A cover to owner driver (CSI): Rs.0.00. PA cover to unnamed passenger Rs. 0. Deductible under Section-I: Compulsory Deductible IMT 22: Rs. 100 . Voluntary Deductible IMT 22 (A): Rs. 0 Subject to Indian Motor Tariff Endorsement (nos.) IMT22-IMT5-IMT6-IMT7-

Under HP / HYP / Lease with:Bengaluru

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 of this Policy has been signed at

This policy is booked via IP at 28/2/2019 13:22:50

Receipt no.: PB6555389 Service Tax Registration no.:AADCB2008DST001 For Bharti AXA General Insurance Co. Ltd Authorized Signatory



Stamp duty paid to the account of The District Registrar of Stamps (Acc Head 0030-02-103-0-01), Bangalore Karnataka.

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 Vehicle's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". The 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 Insurance is the subject matter of solicitation. For redressal of your grievance, if any, you may approach any one of the offices- 1. Policy issuing office 2. Corporate Office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website: www.irda.gov.in , or on the website of General Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.in