

HDFC ERGO General Insurance Company Limited

Policy No. 2312 1003 2445 0800 000

Certificate of Insurance cum Policy Schedule



Motor Insurance - Two Wheeler Comprehensive Policy



Insured Name	Anshul Kumar			RTO	BENGALURU		PAN No.			
Corr.Address/ Place of Supply	Maruthi Elite, SGR Dental Colg Road, Munnekolal,Marathalli BENGALURU KARNATAKA 560037									
Mobile	9686071759		Phone	-		E Mail	kumar.anshul19@gmail.com		Registration No.	KA-03-JF-2632
Period of Insurance	From Date & Time		25/06/2018 00:01 hrs		To Date & Time		24/06/2019 Midnight		Policy Issuance Date	22/06/2018

Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats(Incl. of side car)	Body Type	CC
BAJAJ AUTO.	AVENGER-150 STREET	PDZCGA99614	MD2A85CZ8GCA90301	2016	2	OPEN	150

Insured's Declared Value (IDV)	Vehicle (₹)	Side Car (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
	52,920	0	0	0	0	52,920

Named Persons & Nominee (IMT-15)	
Nominee for Owner driver	Appointee

Premium Details (₹)

Own Damage Premium (a)		Liability Premium (b)	
Basic Own Damage:	750	Basic Third Party Liability:	720
Total Basic Premium	750	PA Cover for Owner Driver of ₹100000	50
Less: No Claim Bonus (25%)	188	Sub Total – Addition	770
Add on Coverages	188	Net Liability Premium (b)	770
Zero Depreciation	423	Total Package Premium (a+b)	1755
Total-Addon	423	Integrated Tax 18%	316
Net Own Damage Premium (a)	985	Total Premium	2,071

The total Premium amount is inclusive of NCB 25%

Geographical Area	India	Compulsory Deductible (IMT-22)	₹ 100	Voluntary Deductible (IMT-22A)	₹ 0
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Payment Details:	Fund Transfer No. TW1806757306	Dated : 22/06/2018	Drawn on BizDirect	Invoice No.: 100324450800000	HSN Code: 9971
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Previous Policy No. 211200/31/2018/30638 Valid from 16/06/2017 to 15/06/2018 of THE ORIENTAL INSURANCE CO. LTD. No Claim Bonus 20%

If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

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) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. **Persons or Class of Persons 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 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. **Limits of Liability** 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): ₹ 100000 **Terms, Conditions & Exclusions:** 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. 6549803201718 dated 19-03-2018 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1,dated 31/12/2004.Goods and Service Tax Registration No: 27AABCL5045N1Z8. **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 Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY." **Disclaimer:** 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.

Branch :LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600

Policy No. 2312 1003 2445 0800 000

Certificate of Insurance cum Policy Schedule

For HDFC ERGO General Insurance Company Ltd.

**Agent Name: POLICYBAZAAR INSURANCE WEB AGGREGATORS
PVT. LTD**

Agent Code: 201714906552 Tel No.: 91-11-27561382

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited



Take it easy!

Proposal No.2312 1003 2445 0800 000

Motor Insurance - Proposal Form For Two Wheeler Package

Insured Name	Anshul Kumar		RTO	BENGALURU		PAN No.			
Correspondence Address	Maruthi Elite, SGR Dental Colg Road, Munnekolal, Marathalli BENGALURU KARNATAKA 560037								
Mobile	9686071759	Phone	-	E Mail	kumar.anshul19@gmail.com		Registration No.	KA-03-JF-2632	
Period of Insurance	From Date & Time	25/06/2018 00:01 hrs		To Date & Time	24/06/2019 Midnight		Proposal Issuance Date	22/06/2018	
Make	Model - Variant		Engine No	Chassis No		Mfg Yr	Seats(Incl. of side car)	Body Type	
BAJAJ AUTO.	AVENGER-150 STREET		PDZCGA99614	MD2A85CZ8GCA90301		2016	2	OPEN	
Insured's Declared Value (IDV)	Vehicle (₹)	Side Car (₹)	Non Electrical Acc. (₹)		Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)		
	52,920	0	0		0	0	52,920		
Fuel Type	Cover Type		Date of Registration		TPPD restriction		Higher deductible		
PETROL	PACKAGE		01/06/2016		NA		NA		
Named Persons & Nominee (IMT-15)									
Nominee for Owner driver						Appointee			
Premium Details (₹)									
Own Damage Premium (a)			Liability Premium (b)						
Basic Own Damage:			750		Basic Third Party Liability:				720
Total Basic Premium			750		PA Cover for Owner Driver of ₹100000				50
					Sub Total – Addition				770
Less: No Claim Bonus (25%)			188		Net Liability Premium (b)				770
Total - Less			188		Total Package Premium (a+b)				1755
Add on Coverages			423		Integrated Tax 18%				316
Zero Depreciation			423		Total Premium				2,071
Total-Addon			423						
Net Own Damage Premium (a)			985						
The total Premium amount is inclusive of NCB 25%									
Geographical Area			India		Compulsory Deductible (IMT-22)		₹ 100		
					Voluntary Deductible (IMT-22A)		₹ 0		
Payment Details: Fund Transfer No. TW1806757306 Dated : 22/06/2018 Drawn on BizDirect									
Previous Policy No. 211200/31/2018/30638 Valid from 16/06/2017 to 15/06/2018 of THE ORIENTAL INSURANCE CO. LTD. No Claim Bonus 20%									
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.									

Agent Name: POLICYBAZAAR INSURANCE WEB
 AGGREGATORS PVT. LTD
 Agent Code: 201714906552 Tel No.: 91-11-27561382

Proposer declaration

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED : I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

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..

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: Anshul Kumar

PAN No. :

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016).
 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. Toll Free Number: 1800 2700 700 Te.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com. UIN : IRDAN125P0005V01200203 IRDAI Reg No.146