

Policy No. : 2017-PBA00114-FPV

Date : 06/05/2017

Mr. DEEPAK KUMAR

A-108 BLOCK A JEEWAN PARK UTTA,

West,

DELHI, Pincode : 110059

Telephone(Mob) : 9212311830

Email Id : deepak2014mishra@gmail.com

**Intermediary Name : Policybazaar insurance Web Aggregator
Private Limited - BRR**

Dear Mr. DEEPAK KUMAR

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **2017-PBA00114-FPV**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customer conveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policy terms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. we would request you to peruse the policy and satisfy yourself that it requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + service tax .

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Invoice cum Premium Receipt

INSURED DETAILS			
Policy Number	: 2017-PBA00114-FPV	Policy Servicing Office	: Off Code-10,Future Generali India Insurance Co Ltd, 6th Floor, Tower - 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra, Pincode - 400013
Name of Insured/Proposer	: Mr. DEEPAK KUMAR		
Address	: A-108 BLOCK A JEEWAN PARK UTTA, West, DELHI, Pincode- 110059	Area Code	: Corporate office
Period of Insurance	: From 00:00 hours of 09/05/2017 To Midnight of 08/05/2018	Intermediary Name \ Code	: Policybazaar insurance Web Aggregator Private Limited \ 60047599

Received with thanks from Mr. DEEPAK KUMAR a sum of ₹ 5,794.00 towards Premium on the above mentioned policy.

PARTICULARS	PREMIUM(₹)
Gross Premium	5,038.00
Add : Service Tax	705.32
Add : Swachh Bharat Cess	25.19
Add : Krishi Kalyan Cess	25.19
Total	5,794.00

NOTE :

1. This is a computer generated receipt and does not require a signature.
2. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
3. Upon issuance of this receipt, all previously issued temporary receipts, if any related to this policy, are considered null and void.
4. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 06/05/2017


MOTOR SECURE - PRIVATE CAR INSURANCE - COMPREHENSIVE POLICY

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989				
Policy Servicing Office : Off Code-10,Future Generali India Insurance Co Ltd,6th Floor, Tower - 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra,400013, Tel_No: 022-40976666				
Policy No.	: 2017-PBA00114-FPV	Period of Insurance	: From 00:00 hrs of 09/05/2017 To Midnight of 08/05/2018.	
Insured	: Mr. DEEPAK KUMAR	Covernote No	: - Dated: Zone: A	
Address	: A-108 BLOCK A JEEWAN PARK UTTA, West, DELHI, 110059	Intermediary Name/Code	: Policybazaar insurance Web Aggregator Private Limited / 60047599	

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL03CBJ3646 DELHI	MARUTI SWIFT DZIRE LDI	D13A1359517	MA3FKEB2S00236852	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2010	1248	Saloon	5	5,794.00

DRIVERS CLAUSE :- 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.

LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- 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.

Geographical Area : INDIA

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". For legal interpretation English version will be good.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

****NCB** has been allowed 50 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY	
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00


Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL

The nominee for Compulsory PA to owner driver cover is 01) mihir mishra, aged :5 Years, Relationship : Child, Nomination % : 100% , The Appointee is DEEPAK KUMAR Relationship Parent



Policy No : 2017-PBA00114-FPV		Period Of Insurance : From 00:00 hrs of 09/05/2017 To Midnight of 08/05/2018				
INSURED'S DECLARED VALUE						
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹	
218,862	-	-	-	-	218,862	
SCHEDULE OF PREMIUM						
PARTICULARS					₹	₹
A-OWN DAMAGE						
Basic Premium on Vehicle					4,149.29	
**Less : No Claim Discount 50%					2,074.65	
Total Own Damage Premium (A) (rounded off)						2,075.00
B-LIABILITY						
Basic Premium including Premium for TPPD					2,863.00	
Add : Compulsory PA to Owner-Driver Rs. 2 lacs					100.00	
Total Liability Premium (B)						2,963.00
Total Annual Premium (A+B)						5,038.00
Total Premium for the Policy Period						5,038.00
Service Tax Including Cess						755.70
Total Premium (rounded off)						5,794.00
Class of Vehicle: Private Car			Subject to Endorsement Nos. 22 ,15			
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 chapter XI of M .V. Act, 1988.						
For FUTURE GENERALI INDIA INSURANCE CO. LTD.						
Receipt No : Z7131680						
Date of Issue : 06/05/2017						
Place of Issuance : Mumbai*						
*Address as mentioned below					(Authorized Signatory)	
Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 06/05/2017						

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

The stamp duty of Rs. 0.50/- paid by GRAS DEFACE NO. 0004183279201617, dated 11/01/2017. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004.

Dear DEEPAK KUMAR,

We wish to inform you that the Insurance policy number PBA00114 has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this transcript or the policy start date whichever is earlier, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

MOTOR SECURE - PRIVATE CAR INSURANCE - TRANSCRIPT/DECLARATION

Sr No	Insured Details	
1	Insured Name	DEEPAK KUMAR
2	Registration address of the Insured	A-108 BLOCK A JEEWAN PARK UTTA, West, DELHI, 110059
3	Communication address of the Insured	A-108 BLOCK A JEEWAN PARK UTTA, , West, DELHI, Pincode - 110059
4	Residence Telephone no	
5	Mobile no	9212311830
6	Email id	deepak2014mishra@gmail.com
Policy Details		
7	Policy Number	PBA00114
8	Risk start time and date	09/05/2017/00:00
9	Risk end date	08/05/2018
10	Renewal NCB %	50%
Vehicle Details		
11	Make and Model of vehicle insured	MARUTI SWIFT DZIRE LDI
12	Registration No	DL03CBJ3646
13	Engine No	D13A1359517
14	Chassis No	MA3FKEB2S00236852
15	Cubic Capacity	1248
16	Year of Manufacturing	2010
17	RTO where vehicle is/will be registered	DELHI
18	Seating Capacity	5
19	Date of Registration / Purchase	26/02/2010
20	Usage of the vehicle	PV
21	Fuel Type	Diesel
Previous Insurance Details		
24	Previous Insurer Name	HDFC ERGO General Insurance Co. Ltd.
25	Expiring Policy No	2311200171683704000
26	Expiring Policy Expiry Date	08/05/2017
27	No Claim Bonus % under expiring policy	50.00 %
28	Is there any claim in expiring policy	N
IDV Details		
29	Vehicle IDV on Renewal	₹.218,862
30	Electrical Accessories IDV	₹.0
31	Non Electrical Accessories IDV	₹.0
32	CNG IDV	₹.0
33	Add on Plan	
Third Party Coverages Opted		
34	Basic Premium including Premium for TPPD	Opted
35	Add:-Trailers	Not Opted
36	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
37	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
38	Add : Geographical Area Extn	Not Opted
39	Add : Compulsory PA to Owner-Driver ₹. 2 lacs	Opted

40	Add : PA to persons other than Owner/Driver (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
41	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person.	Not Opted
42	PA to Named Persons other than Owner Driver As per Annexure attached	Opted
43	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 0)	Not Opted
44	Add : Legal Liability to (No. of persons 0)	Not Opted
45	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
46	Basic Premium on Vehicle	Opted
47	Add : Non-Electrical Accessories	Not Opted
48	Add : Electrical/Electronic Accessories	Not Opted
49	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
50	Add : Trailers	Not Opted
51	Add : Geographical Area Extn	Not Opted
52	Add : Embassy Loading	Not Opted
53	Add : Fibre Glass Tanks	Not Opted
54	Add : Driving Tutions	Not Opted
55	Add : Rallies	Not Opted
56	Less : Anti Theft	Not Opted
57	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
58	Less : Use confined to own premises	Not Opted
59	Less : Automobile Association Membership	Not Opted
60	Less : Vintage Car	Not Opted
61	Less : Voluntary Deductible-₹. 0	Not Opted
62	Add : Add-on Premium	Not Opted
Nominee Details		
63	Nominee Name	mihir mishra
64	Nominee Relationship with Insured	Child
65	Nominee Age in Y or M	5Y
66	Nominee %	100
67	Appointee Name	DEEPAK KUMAR
68	Relationship of Appointee with Nominee	Parent

In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our Help Line numbers & register your objections/changes/disagreement to the contents of this transcript or you may also send us email or written correspondence at the below address within a period of 15 days from date of receipt of this transcript or the policy start date whichever is earlier.