



Motor Insurance - Private Car Comprehensive Policy

Insured Name	MS NAZA SULTANA		RTO	KHAIRATABAD			
Correspondence Address	H.NO 9-4-134/33/B, BAI-UL-NAAZ, ARUNA COLONY, NEAR SANA HOTEL LANE, TOLICHOWKI -500008 HYDERABAD, ANDHRA PRADESH, 500008						
Mobile	9000212123	Phone	-	E Mail	blueseaind@rediffmail.com		
Registration No.			AP-13-AC-2651				
Period of Insurance	From Date & Time	14/05/2017 00:01hrs	To Date & Time	13/05/2018 Midnight	Policy Issuance Date	12/05/2017	
Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats	Body Type	
HYUNDAI	EON D LITE + -	067160	80612D	2012	5	HATCHBACK	
CC	814						
Insured's Declared Value (IDV)	The Vehicle (₹)	For Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)	
	198,900	0	0	0	0	198,900	
Named Persons & Nominee (IMT-15)							
Nominee for Owner driver			MOHAMMED BILAL, Son		Appointee		
Premium Details (₹)							
Own Damage Premium (a)		Liability Premium (b)					
Basic Own Damage:		3324	Basic Third Party Liability:		2055		
Total Basic Premium		3324	PA Cover for Owner Driver of ₹ 200000		100		
Less: No Claim Bonus (25%)		831					
Total - Less		831					
Add on Coverages			Net Liability Premium (b)		2155		
Zero Depreciation		2884					
Total - Add on		2884	Total Package Premium (a+b)		7532		
Net Own Damage Premium (a)		5377	Service Tax 15% (Including Swachh Bharat Cess 0.50%, Krishi Kalyan Cess 0.50% as applicable)		1130		
			Total Premium		8662		
Geographical Area		India,		Compulsory Deductible (IMT-22)	₹ 1000.00	Voluntary Deductible (IMT-22A)	₹ 0.00
Payment Details: Fund Transfer No. MT1705014142 Dated: 12/05/2017 Drawn on BizDirect							
Previous Policy No. FPV/S4699625/51/05/002189 Valid from 14/05/2016 to 13/05/2017 of BHARTI AXA GENERAL INSURANCE COMPANY LIMITED 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 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- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 200000 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. 5063196201617 dated 10/03/2017 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004". Service Tax Registration No: AABCH0738EST004. 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 cheque is not realized. 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.							
Policy Issuing Office: LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No.: +91-22-66383600							

For HDFC ERGO General Insurance Company Ltd.

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

Duly Constituted Attorney

Motor Insurance - Proposal Form For Private Car Package

Proposal No. 2311100199196800000

Insured Name	MS NAZA SULTANA		RTO	KHAIRTABAD	PAN No.			
Correspondence Address	H.NO 9-4-134/33/B, BAI-UL-NAAZ , ARUNA COLONY , NEAR SANA HOTEL LANE ,TOLICHOWKI -500008 HYDERABAD, ANDHRA PRADESH, 500008							
Mobile	9000212123	Phone		E Mail	blueseaind@rediffmail.com		Registration No.	AP-13-AC-2651
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Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats	Body Type	CC	
HYUNDAI	EON D LITE + -	067160	80612D	2012	5	HATCHBACK	814	
Insured's Declared Value (IDV)	The Vehicle (₹)	For Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)		
	198,900	0	0	0	0	198,900		
Fuel Type	Cover Type	Date of Registration	TPPD restriction	Higher deductible				
Petrol	PACKAGE	17/05/2012	NA	NA				
Named Persons & Nominee (IMT-15)								
Nominee for Owner driver	MOHAMMED BILAL , Son			Appointee				
Premium Details (₹)								
Own Damage Premium (a)		Liability Premium (b)						
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Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS
PVT. LTD

Agent Code : 201714906552 Contact No : 91-11-27561382

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: NAZA SULTANA

PAN No. :

Registered & Corporate Office: 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400020. Customer Service Address: 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059. Toll Free : 1800-2-700-700 (Accessible from India only) | Fax : 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com. CIN : U66010MH2002PLC134869. IRDAI Reg No. 125.



Motor Insurance - Proposal Form For Private Car Package

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..

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