



Date : 15/09/2023

Name : **MR ATHARVA RAJSHEKAR NAVANI**

Address : FLAT NO 37 7TH FLR CHAITRABAN BLDG SR NO 662  
DURGA MAHALAXMI NAGAR LAKE TOWN RD BIBWEWAD  
PUNE - 411037  
PUNE  
MAHARASHTRA  
INDIA

**Your Policy Details :**

Policy Number : 3779931192 00 02

Own Damage Policy Period: From 14/09/2023 to. Midnight Of 13/09/2024

Liability Policy Period: From 14/09/2023 to. Midnight Of 13/09/2028

Premium Paid : ₹ 12,529.00

Dear MR ATHARVA RAJSHEKAR NAVANI,

Welcome to Tata AIG General Insurance Company Limited's family & we thank you for choosing our policy for your motor vehicle insurance.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You are requested to visit our website [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for policy wording.

Your policy has been issued based on the information and declaration provided by you. No Claim Bonus (NCB) if shown on your policy schedule has been allowed as you had not reported any claim in the previous policy.

Kindly go through the enclosed information/declaration provided by you and in case your policy shows No Claim Bonus, for which you are not entitled as explained above or any other error/discrepancy then we request you to get in touch with us within 15 days of receipt of the policy for correction otherwise all particulars will be deemed to be correct.

You may also reach us at our 24\*7 helpline 1800 266 7780 for providing any information or in case you desire to have a printed copy of policy wording.

We assure you of our best services at all times. Happy driving!

Sincerely,

For Tata AIG General Insurance Company Limited

  
Authorized Signatory



**CALL US**

**24X7 Toll Free**

Call us on 1-800-266-7780



**WRITE TO US**

Tata AIG General Insurance Company Limited  
7th and 8th Floor, Romell Tech Park,  
Cama Industrial Estate, Western Express  
Highway, Goregaon(E), Mumbai,  
Maharashtra 400063

**Claims Registration**  
SMS 'CLAIMS' to 5616181 or  
e-mail: [general.claims@tata-aig.com](mailto:general.claims@tata-aig.com)



TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.  
IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No.: IRDAN108RP0007V02201819  
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### Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent/Broker/Producer Name: HARITA INSURANCE BROKING LLP

Agent/Broker License Code: 623; Agent/Broker Contact No.: 4447877806(mobile or landline)

<b>Certificate &amp; Policy No.:</b>	3779931192 00 02	<b>Policy Type:</b>	Auto Secure - Two Wheeler Package Policy
<b>Period of Insurance:</b>	From 12:00 Hrs on 14/09/2023	<b>Date of Expiry</b>	To midnight of 13/09/2028
<b>Insured Name &amp; Address:</b>	MR ATHARVA RAJISHEKAR NAVANI FLAT NO 37 7TH FLR CHAITRABAN BLDG SR NO 662 DURGA MAHALAXMI NAGAR LAKE TOWN RD BIBWEWAD PUNE - 411037 PUNE MAHARASHTRA INDIA Place of supply -MAHARASHTRA State code -27		
	Premium (Incl. of all tax/cess)	₹ 12,529.00	
	Insured Business/Profession:	SERVICE	
	Geographical Area:	India	
	Registration Authority:	PUNE	
	HPA / Hyp / Lease to:	N/A	

Registration No.		Make & Model	Engine No./Motor Number	Chassis No.	CC/KW	Mfg. Year	Body Type	Seating Capacity
MH 12 VX 3079		TVS APACHE - RTR 200 4V B56	DT1HP2400126	MD637ET12P2H00140	200	2023		2
IDV of Vehicle (₹)	IDV of Side Car (₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)				Total Insured Declared Values(IDV) - (₹)	
			Electrical		Non-Electrical			
136106	0	0	0		0		136106	

A. OWN DAMAGE				B. LIABILITY			
Own Damage Period of Insurance:	From 12:00 Hrs on 14/09/2023	Own Damage Date of Expiry:	To Midnight of 13/09/2024	Liability Period of Insurance:	From 12:00 Hrs on 14/09/2023	Liability Date of Expiry:	To Midnight of 13/09/2028
Premium on Vehicle and non electrical accessories	₹	2,395.06		Basic	₹	7,365.00	
A. TOTAL OWN DAMAGE PREMIUM	₹	2,395.06		B. TOTAL LIABILITY PREMIUM	₹	7,365.00	
Add: Return of invoice (TA17)	₹	313.04		COMPREHENSIVE PREMIUM(A+B+C)	₹	10,617.12	
Add: Depreciation Reimbursement (TA16)	₹	544.02		NET PREMIUM	₹	10,617.00	
C. TOTAL ADD ON PREMIUM	₹	857.06		UGST/SGST @9 %	₹	956.00	
				CGST @9 %	₹	956.00	
				TOTAL PREMIUM	₹	12,529.00	

**Drivers Clause:** Persons or classes of persons entitled to drive: Any person including the insured. Provided that a person driving holds an effective driving 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:** 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

**Limits of Liability: Under Section II-1 (i) of 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 policy (Third Party Property Damage):** ₹ 100,000.00  
**Under Section III : PA Owner Driver Capital Sum Insured:**0/- based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.  
 Number of claims covered under Depreciation Reimbursement Cover :4  
 Number of claims covered under Depreciation Allowance - Battery Cover: '0'  
 This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 100.00 - (Compulsory Deductible : ₹ 100.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ ₹0.00 Depreciation Allowance: ₹ 250.00  
 Depreciation Allowance - Battery Deductible- 5% of claim amount subject to minimum of RS. 500

**No Claim Bonus :** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claims made or pending during the preceding year(s), as follows:  
 The preceding year - 20%, preceding two consecutive years -25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years -50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Subject to: A) IMT Endorsement No.:** 22  
 B) TATA AIG Auto Secure endorsement No.(TA): 16, 17

I/we hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act,1988.

In witness whereof this Policy has been signed at PUNE on 15/09/2023

Stamp Duty of ₹0.50/- is paid as provided under Article 47-B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controllor Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. Validity Period Dt. To Dt./ Date:

**For Tata AIG General Insurance Company LTD.**



**Authorized Signatory**

**GSTIN :** 27AABCT3518Q1ZW - MAHARASHTRA Service Accounting Code : 997134

**Policy Servicing Office :** 3RD FLOOR, THE ORION KOREGAON PARK ROAD, OPP. ST. MIRA'S COLLEGE FOR GIRLS,,PUNE,MAHARASHTRA,PUNE-411001, Tel No:91-91-2067449596

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

### 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, Policy terms and conditions available on company website 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. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

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1. Name (Registered Owner of the Motor Vehicle)\*: MR ATHARVA RAJSHEKAR NAVANI

2. Address for Communication\* : FLAT NO 37 7TH FLR CHAITRABAN BLDG SR NO 662  
DURGA MAHALAXMI NAGAR LAKE TOWN RD BIBWEWAD  
PUNE - 411037  
PUNE  
MAHARASHTRA  
INDIA

3. Vehicle Details: **Please refer policy schedule cum certificate.**

4. Vehicle Purchased is 5. Vehicle Type: Indigenous

6. Fuel Type: Petrol

7. **Insured's Declared Value - Please refer policy schedule cum certificate.**

**8. Previous Insurance Particulars\*:**

Policy Number\*:N/A Date of Expiry\*:N/A Type of Cover :N/A

Name of the Insurer\*: N/A

Accident in the previous policy period: No NCB in previous policy: N/A NCB claimed:

9. Period of Insurance Desired from\*:14/09/2023 to midnight of 13/09/2028

10. Financier's Details: **Please refer policy schedule cum certificate.**

**11. Extra Benefits opted**

Un-Named Persons Personal Accident Cover for seating capacity, including driver: CSI ₹ N/A

Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law) : N/A

PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.

**12. Restriction of Cover/Discounts/Concessions/Extended Covers**

Name of Automobile: Membership no

Third Party Property Damage Cover restricted to ₹ 6,000/ only: No

Is Voluntary Deductible opted NO Amount of Deductible opted : ₹ N/A

Vehicle is fitted with Anti Theft Device approved by ARAI : No

**13. Add on covers - Please refer policy schedule cum certificate.**

Battery number:

Charger number:

No. of batteries:

Cost of battery:

No. of chargers:

Is battery provided by manufacturer(YES/NO):

Name of battery manufacturer:

Is battery a part of Ex-showroom price of the vehicle:

**14. Bank Details (Required for Refund / Claims)**

Name of the Account Holder: MR ATHARVA RAJSHEKAR NAVANI

Name of Bank & Branch:N/A , N/A Account Number:N/A IFSC Code of Bank: N/A

15. Declaration for No Claim Bonus (If NCB Confirmation is not submitted but NCB claimed)

I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Section-1 of the Policy will stand forfeited.

16. I hereby give my consent to receive one page insurance policy.

17. AML Guidelines:

1. I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002.

2. I understand that the Company has the right to call for documents to establish sources of funds.

3. The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

18. We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.