

**SBI General Insurance Company Limited.**

Servicing Office : 3rd floor , Padmalaya Complex Near Bus Stand , Sahadevkunta, BALASORE, ODISHA (State Code:21) -756001
Stand-Alone Motor Damage Cover for Private Car UIN --IRDAN144RP0001V01201920
Certificate Cum Policy Schedule (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)
PAN :AAMCS8857L GSTIN: 21AAMCS8857L1ZO CIN :U66000MH2009PLC190546 IRDAI Reg:144



Policy No:	HYNDIAHIB/1013532			Proposal No. & Date:	HIB1329676, 01-MAR-2023		
Policy Issued On:	01-MAR-2023 12:45 HRS			Previous Policy No.:	HBZ/11999411		
Insured Name:	MR. BISWARANJAN NAYAK			Previous Insurer:	Bajaj Allianz General Insurance Company Limited.		
Insured Address:	PLOT NO-68,SEC-5,NILADRI VIHAR,CHANDRASEKHARPUR , BHUBANESWAR , ODISHA (State Code:21) -751021			Period of Own Damage :	03-MAR-2023 (00:00) To 02-MAR-2024 (1 YEAR)		
				Period of Liability Cover:	NA		
				Period of Compulsory Personal Accident Cover:	NA		
Customer Details	Customer Type	PAN	GSTIN	Nominee Details	Name	Age (Yr.)	Relation
	INDIVIDUAL	XXXXXX4463H	NA				

Vehicle Details

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALL NEW I20	I20 ASTA(O) 1.2 KAPPA MT	1197	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
HATCHBACK	OD 02 BQ 8542	BHUBANESWAR	NO	PETROL	MALBK512LMM049990
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
674,100	0	0	0	674,100	G4LFMV078721

Own Damage Premium (A)		Amount(INR)	Pre-Existing Third-Party Policy Details	
Basic Own Damage Premium			TP Insurance Company Name	Bajaj Allianz General Insurance Company Limited.
Vehicle		9,680	TP Policy No	HBZ/11889772
Non-Elec. Accessories (IMT-24)		0	TP Risk Inception Date	03 Mar 2021
Elec. Accessories (IMT-24)		0	TP Risk Expiry Date	02 Mar 2024
Bi-Fuel Kit (IMT-25)		0		
Geographical Area Extension (IMT-1)		0		
IMT 23 Premium		0		
Sub Total (Basic Premium)		9,680		
Discount/Deductibles				
Voluntary Deductibles (0) (IMT-22A)		0		
Anti Theft Device (IMT-10)		242		
AA Membership (IMT-8)		0		
No Claim Bonus (25%)		2,360		
Handicapped Discount (IMT-12)		0		
Sub Total (Deductibles)		2,602	Notes: 1. Consolidated Stamp duty paid to state exchequer	
Total Own Damage Premium		7,078	2.This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.	
Add On Coverages (ZD, CM, EP, KP, PB)		6366	3.Geographical Area Ext. extended to (IMT-1): NA	
Net Own Damage Premium (A)		13,444	4. Policy issuance is subject to realization of cheque if premium is paid by cheque	
SGST(9%)		1,210	5.The policy is subject to compulsory deductible of INR 1000**KOV/44+ ("Xqwpict{"Fgfwekdg"qh"PT"0	
CGST(9%)		1210	6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website http://www.sbigeneral.in	
Gross Premium Paid		15,864	7. The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.	

Add-on Cover Opted in the Policy: Depreciation Reimbursement - Stand-Alone Motor Own Damage Cover for Private Car(IRDAN144RP0001V01201920/A0003V01201920), Cover for Consumables - Stand-Alone Motor Own Damage Cover for Private Car(IRDAN144RP0001V01201920/A0010V01201920), Engine Guard - Stand-Alone Motor Own Damage Cover for Private Car (IRDAN144RP0001V01201920/A0008V01201920), Cover for Key replacement - Stand-Alone Motor Own Damage Cover for Private Car(IRDAN144RP0001V01201920/A0005V01201920), Loss of Personal Belongings - Stand-Alone Motor Own Damage Cover for Private Car(IRDAN144RP0001V01201920/A0011V01201920)

Hypothecation Details:*Payment Mode: Online**

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: 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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 0.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s) - 20% "preceding vy"eqpugewkxg" {gctu"/47 " .rtgegflpi"vjtggeqpwgwkxg" {gctu"/57 " .rtgegflpi"hwteqpwgwkxg" {gctu"/67 " .rtgegflpi"hxgeqpwgwkxg" {gctu"/72 " "qh"PED"qp"QF"Rtg okw ol PED"ku"cmq yg f"rtqxfgf"vjg"rqake {"lu"tggp yg f" yk jkp"; 2"Fc{"u"qh"vjg"gzrkt {"fcvg"qh"vjg"rtgkquw"rqmke{"0

Declaration on Tax Invoice We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT QH"TGEXQGT [6For legal interruption, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.sbigeneral.in/portal/grievance-redressal> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response,he/she may approach the insurance ombudsman for the redressal of grievance at www.irdai.gov.in or on website of General Insurance Council: www.gicouncil.in

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : ODISHA(State Code : 21), Insurer Invoice Number : HAP/0000001013532

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 Vehicle Act, 1988.

Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd. Corporate Office:16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001		Scan for Renewal (Valid from 90 Days Prior to Expiry)	For & On Behalf of SBI General Insurance Company Limited.
Broker Code: 822 (Valid UPTO:30/05/2025) CIN No.: U66030DL2013PTC249265 GST: 06AAGCH0310P1ZP Email ID: connect@hiib.in Contact No: 0124-6833000	MISP Name-UTKAL AUTOMOBILES PRIVATE LTD MISP Code-HIB-MHY-0120 DP Name-RUPAK KUMAR NAYAK		 Authorized Signatory

For Claims, Policy Servicing & Renewal, Kindly contact (UTKAL AUTOMOBILES PRIVATE LTD) at +91-7064198721