Certificate of Insurance cum Policy Schedule

### **Private Car Package Policy**





	2202101202722200000										
	2302101303723200000				Veh	icle Details				Policy Details	
	D NAGAR GOVIND NAGAR SAHAF H - 247001 Tel. 9690226995	M F RANPUR C C Y E C	Make Model Registratio RTO Chassis N Cubic Cap Year of M Engine No	lo. pacity /Wa anufactur p. reading:	UP- SAH MA3 atts 119 re 201 K12 163	V SWIFT DZIR 11-AN-9408 IARANPUR SEJKD1S00431 7 Seats 3 Body Tyr MN1330448	1879 5 De SEDAN	,	Policy No. Period of Insurance Issuance Date Invoice No.  EIA No.	2302 1013 0372 From 24 Nov, 202 1013037232000 Not provided	2022 00:01 hrs 3 Midnight
						14492 , Date: N					
						@gmail.com		STIN No :			T
Policy Year	Policy Period	For the Vehic	. ,	Trail	ler (₹)	+	cal Acc. (₹)	Electric		CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 24/11/2022 To 23/11/2023	200192	<u> </u>		0		0	inhille. D	0	0	200192
From Date & Tim	Own Damage Policy Period   24/11/2022 00:01 hrs   To Da	ate & Time 23/1	11/2023 N	Midnight	From D	ate & Time	24/11/2022		Policy Period  S To Date 8	& Time 23/11/2	2023 Midnight
					nium Deta						- 5 -
Own Damage Pro Basic Own Damage: Total Basic Premiur	m			(₹) 1342 1342 335	Basic Thir PA Cover			,	1 Persons) (IMT-	16)	(₹) 3416 50 50
Less: No Claim Bonu Total - Less Add on Coverages Add on Coverages	IS (20%)			335	Net Liabi	for Paid Driver of ity Premium (b) kage Premium ( Tax 18%	,	()			3516 4573 823
Pay as You Drive – F	ce (IRDAN125A0016V01201314) (ilometre Benefit (IRDAN125RP0001V0220	01415/A0033V01202	2223)	50 0 50 1057	Total Pre						5396
Net Own Damage P  Geographical Are		14	Compula		uctible (II		1,000	Volunt	tary Deductible		0
Previous Policy N									ISURANCE CC		NCB 20%
	that no claim has been made in the previou										2070
	for owner driver has not been provided to t										imum sum
insured of Rs 15 Lakh Nominee for Own	·	lam Spouse				Appoir	atoo				
		ani Spouse				Appoil	itee				<u> </u>
	- Kilometre benefit Table										
Mileage Ba 0-2,500 Kr		oremium									
2,501-5,000											
5,001-7,500											
7,501-10,000											
> Above 10,00	0.0%										
e) Speed testing f) effective driving lice that such a person necessary to meet to 0 Terms, Condition	TO USE: The Policy covers use of the vince Reliability Trials g) Any purpose in connunce at the time of the accident and is no satisfies the requirements of Rule 3 of the requirements of the Motor Vehicles Act. s & Exclusions: As per the Indian Motor Vehicles Act.	ection with Motor T ot disqualified from I the Central Motor 1 1988. 2. Under Sec Tariff. A personal co	Frade. Per holding or Vehicles F ction II - 1(i opy of the	obtaining s Rules, 1989 ii) of the posame is av	Class of F such a licens 9. Limits of blicy -Damag ailable free	ersons entitled to be. Provided also of Liability 1. Uge to Third Party For cost on reques	to drive: Any p that the person Under Section I Property- ₹ 7 and the same	person inclu holding an I-1 (i) of t 50000 3. P is also avai	iding the insured, effective learner's he policy - Death . A. Cover under silable at our websi	provided that a perso ilicense may also driv of or bodily injury - Su Section III for Owner - ite.	n driving holds an ve the vehicle and uch amount as is Driver(CSI): ₹
by Demand Draft, 2018,dated 09/01/20 are not required to Schedule. Any payr "AVOIDANCE OF Of fraud or non-disclos the vehicle as ment	fy that the policy to which the certificate relavide Receipt/Challan no. LOA/CSD/303, 018. I / We hereby declare that though our prepare an invoice in terms of the proviment made by the Company by reason of SERTAIN TERMS AND RIGHT OF RECeure of material fact, the Company reservestioned in the report shall not be paid by the in the policy, the insured is requested to bri	2022/1381 dated 2 or aggregate turnove sions of the said subf wider terms approver. Disclaims the right to cancel the Company. The po	9-03-2022 er in any proub-rule. IM earing in ther: The F the Policy. Olicy is issu	eceding fin PORTANT ne Certifica Policy shal Please no ed basis th	ibed in Government in Governme	ernment of Mahi, from 2017-18 on The Insured is no o comply with the m inception if the isured vehicle wa on provided by yo	arashtra Order wards is more the tindemnified if the Motor Vehicle premium in full is pre-inspected u, which is avail	No. Mudra nan the agg the vehicle Act, 1988 is is not realis and a repo	ank Mudrank-2017 regate turnover no is used or driven of recoverable from sed by the compainer was prepared and company. In ca	7/CR.97/M-1, dated to totified under sub-rule otherwise than in account the Insured. See the ny. In the event of mis accordingly. The existing use of discrepancy or i	the 09th January (4) of rule 48, we ordance with this clause headed prepresentation, and damages to non recording of
Branch : LEELA BU	SINESS PARK, 6TH FLR, ANDHERI - KUI	RLA RD, MUMBAI, 4	400059.	Phone No	<b>o.</b> : +91-22	-66383600					

Goods and Service Tax Registration No: 27AABCL5045N1Z8

HSN Code

997134

Certificate of Insurance cum Policy Schedule

#### **Private Car Package Policy**







Code: 200278133519

For HDFC ERGO General Insurance Company Ltd

Astronomy

Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

<sup>&</sup>quot;For detailed policy terms and conditions please visit our website https://www.hdfcergo.com/download/policy-wordings,"

#### Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package





**Policy Year** 

Mr RAJ KUMAR 2/907/176 GOVIND NAGAR GOVIND NAGAR SAHARANPUR -247001

**Policy Period** 

UTTAR PRADESH - Tel. 9690226995

	Vehicl	e Details	Proposal Details				
Make	MARUT	I		Proposal No.	2302101303723200000		
Model	NEW SV	WIFT DZIRE-\	Period of	From 24 Nov, 2022 00:01 hrs			
Registration No	UP-11-A	N-9408		Insurance	To 23 Nov, 2023 Midnight		
RTO SAHARANPUR				Issuance Date	18 Nov 2022		
Chassis No.	MA3EJk	CD1S0043187	9	Invoice No.	101303723200000		
Cubic Capacity	1197	Seats	5				
Year of Manufacture	2013	Body Type	SEDAN				
Engine No.	K12MN	1330448					
Odometer reading:	16388						
Payment Details: 112	22211444	492 , Date: N	aD, Bank Name:Biz	Direct			

Email ID: kanishkamogha20@gmail.com GSTIN No Trailer (₹) Non Electrical Acc. (₹) Electrical Acc. (₹) For the Vehicle (₹) CNG/LPG Kit (₹) Total IDV (₹)

Year 1	Year 1 From 24/11/2022 To 23/11/2023 200192			0	0		0		0		200192		
	Own Damage Police	Liability Policy Period											
From Date & Time   24/11/2022 00:01 hrs   To Date & Time   23/11/2023 M			/lidnight	From Da	te & Time	24/11/2022	00:01 hrs <b>T</b>	o Date	& Time	23/11/2	023 Midnight		
				Prem	ium Detail	s (₹)							
Own Damage Pre	emium(a)			(₹)	Liability I	Premium(b)					(₹)		
Basic Own Damage:				1342	Basic Third	Party Liability:						3416	
Total Basic Premiur	Total Basic Premium 13					PA Cover for Un-Named Persons of 100000 Each (for 1 Persons) (IMT-16)					50		
Less: No Claim Bonus (25%)				335	PA Cover fo	or Paid Driver o	of 100000 (IMT-17	)				50	
Total - Less	Total - Less				Net Liabilit	y Premium (b	)					3516	
Add on Coverages	Add on Coverages				Total Pack	age Premium	(a+b)					4573	
Add on Coverages	Add on Coverages				Integrated '	Гах 18%						823	
Emergency Assistance (IRDAN125A0016V01201314)													
Pay as You Drive – Kilometre Benefit (IRDAN125RP0001V02201415/A0033V01202223)				0									
Total - Add on				50									
Net Own Damage P	Net Own Damage Premium (a) 10				Total Prem	ium						5396	

Geographical Area	India		Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0	
Previous Policy No.	2311/64949518/00/000	Valid	24/11/2021 to 23/11/2022 of UNIVERSAL S	SOMPO GENER	RAL INSURANCE CO.LTD.	NCB	20%

Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited. Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

Nominee for Owner driver Neelam Spouse Appointee

Special Conditions:

Pay as You Drive - Kilometre benefit Table

Mileage Band	% of Basic Own Damage premium
0-2,500 Kms	25.0%
2,501-5,000 Kms	17.5%
5,001-7,500 Kms	10.0%
7,501-10,000 Kms	5.0%
> Above 10,000 Kms	0.0%

Code: 200278133519

#### 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.

#### Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

- 1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.
- 2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately
- 3) I understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer

The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.

- If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then Claim will be paid proportionately.
- 4) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.
- 5) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.
- GSTIN: Motor(Comprehensive and TP): For policy issued in the name of corporate entity (proprietor. HUF. partnership. private company etc). GSTIN is printed on the policy. basis the details provided during policy





issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect. 6) I understand the Proposal No. 2302101303723200000 is issued to me basis on above information.

7) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.

Transcript Declaration: In case disagreement or objection or any other changes with respect to information and contents mentioned herein above please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.