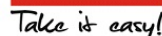


Certificate of Insurance cum Policy Schedule



Private Car Package Policy





HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Private Car Package Policy




2302101303723200000

	Code : 200278133519	For HDFC ERGO General Insurance Company Ltd  Duly Constituted Attorney
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Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

"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

 2302101303723200000 Mr RAJ KUMAR 2/907/176 GOVIND NAGAR GOVIND NAGAR SAHARANPUR - 247001 UTTAR PRADESH - Tel. 9690226995	Vehicle Details		Proposal Details	
	Make	MARUTI	Proposal No.	2302101303723200000
	Model	NEW SWIFT DZIRE-VXI(1197 CC)	Period of Insurance	From 24 Nov, 2022 00:01 hrs To 23 Nov, 2023 Midnight
	Registration No	UP-11-AN-9408	Issuance Date	18 Nov 2022
	RTO	SAHARANPUR	Invoice No.	101303723200000
	Chassis No.	MA3EJKD1S00431879		
	Cubic Capacity	1197 Seats 5		
	Year of Manufacture	2013 Body Type SEDAN		
	Engine No.	K12MN1330448		
	Odometer reading:	16388		
Payment Details : 1122211444492 , Date: NaD, Bank Name: BizDirect				
Email ID : kanishkamogha20@gmail.com GSTIN No :				

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 24/11/2022 To 23/11/2023	200192	0	0	0	0	200192

Own Damage Policy Period				Liability Policy Period			
From Date & Time	24/11/2022 00:01 hrs	To Date & Time	23/11/2023 Midnight	From Date & Time	24/11/2022 00:01 hrs	To Date & Time	23/11/2023 Midnight

Premium Details (₹)			
Own Damage Premium(a)		Liability Premium(b)	
Basic Own Damage:	1342	Basic Third Party Liability:	3416
Total Basic Premium	1342	PA Cover for Un-Named Persons of 100000 Each (for 1 Persons) (IMT-16)	50
Less: No Claim Bonus (25%)	335	PA Cover for Paid Driver of 100000 (IMT-17)	50
Total - Less	335	Net Liability Premium (b)	3516
Add on Coverages		Total Package Premium (a+b)	4573
Add on Coverages		Integrated Tax 18%	823
Emergency Assistance (IRDAN125A0016V01201314)	50		
Pay as You Drive – Kilometre Benefit (IRDAN125RP0001V02201415/A0033V01202223)	0		
Total - Add on	50		
Net Own Damage Premium (a)	1057	Total Premium	5396

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

- 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.
 - 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.
 - 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



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

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.