

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



Standalone Motor Own Damage Cover - Private Car



230220578588910000

MS OENDRILA BHATTACHARYA 93 GOURANGA MANDIR ROAD, BAGHAJATIN, KOLKATA KOLKATA WEST BENGAL - 700086 Tel. 98XXXXXXX7		Vehicle Details				Policy Details					
		Make		NISSAN		Policy No.		2302 2057 8588 9101 000			
		Model		MAGNITE-1.0 XE MT		Period of Insurance		From 27 Oct, 2024 00:01 hrs To 26 Oct, 2025 23:59			
		Registration No		WB-06-X-8304		Issuance Date		17/10/2024			
		RTO		KASBA		Invoice No.		205785889101000			
		Chassis No.		MDHFBADD0N9076218		Customer Id		100881951250			
Cubic Capacity /Watts		999		Seats		5		EIA No.		Not provided	
Year of Manufacture		2022		Body Type		SUV					
Engine No.		B4DA417E195021									
Odometer reading:											
Payment Details : PMR20723840171634 , Bank Name:BIZDIRECT											
Email ID : oexxxxxxxxxxxxxxxya@gxxxx.com											
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)				
Year 1	From 27/10/2024 To 26/10/2025	481447	0	0	0	0	481447				
Own Damage Policy Period											
From Date & Time		27/10/2024 00:01 hrs				To Date & Time		26/10/2025 Midnight			
Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above											
Premium Details (₹)											
Own Damage Premium(a)		(₹)		Liability Premium(b)		(₹)					
Basic Own Damage		2407		Total Premium (a+b)		4580					
Total Basic Premium		2407		Integrated Tax 18%		824					
Less: No Claim Bonus (25%)		602									
Total - Less		602									
Add on Coverages											
Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920		1926									
Emergency Assistance Cover IRDAN125RP0001V01201920/A0013V01201920		350									
Emergency Assistance Wider IRDAN125RP0001V01201920/A0014V01201920		499									
Total - Add on		2775									
Net Own Damage Premium (a)		4580		Total Premium		5404					
Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible	0						
Previous Policy No.	2302205785889100000	Valid	27/10/2023 to 26/10/2024 of HDFC ERGO GENERAL 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.											
Hypothecated(IMT-7) with:INDIAN OVERSEAS BANK,Default											
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): ₹ NA Terms, Conditions & Exclusions: As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and 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 Rs. 1/- (Rupees One And Zero Paise Only ) paid vide e-stamp Certificate No. (LOA/ENF-1/CSD/34/2023/ Validity Period Dt. 28/12/2023 to Dt. 31/12/2026. OW No. 6045 Date 27/Dec/2023 GRN NO. MH011651000202324M Dt. 05/12/2023, SBI Bank & DEFACE No. 0006692260202324Dt. 21/12/2023) dated 27/12/2023 as prescribed in Government of Maharashtra Order No. Mudrank No. 2017/CR.97/M-1, dated the 09th January 2018. I / 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 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 in full is not realised by the company. 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. GST for this invoice is not payable under reverse charge basis. Important Notice - The policy coverages is only for Own Damage and Third Party Liability in connection to vehicle is not covered in the policy. Active TP Policy No: 2302205785889100000 Valid From 27/10/2022 to 26/10/2025 of HDFCERGO											
Branch :3rd floor, minaria tower, plot no. 24/1596 & 24/1595/2623 gandhi marg, angul angul											
For Claim/Policy related queries Please Contact us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.											
Goods & Services Tax Registration No: 21AABCL5045N1ZK						HSN Code	997134				
		Broker Name : CERTIGO INSURANCE BROKERS PRIVATE LIMITED Broker Code : 200210975401 Tel No. : 91-9926920400				For HDFC ERGO General Insurance Company Ltd					
						 Duly Constituted Attorney					
Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.											

# HDFC ERGO General Insurance Company Limited

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Standalone Motor Own Damage Cover - Private Car



2302205785889101000

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on [www.hdfcergo.com](http://www.hdfcergo.com)



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

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

2302205785889101000

MS OENDRILA BHATTACHARYA  
93 GOURANGA MANDIR ROAD, BAGHAJATIN, KOLKATA  
KOLKATA - 700086  
WEST BENGAL - Tel. 98XXXXXXX7

Vehicle Details

Make

NISSAN

Model

MAGNITE-1.0 XE MT

Registration No

WB-06-X-8304

RTO

KASBA

Chassis No.

MDHFBADD0N9076218

Cubic Capacity

999

Seats

5

Year of Manufacture

2022

Body Type

SUV

Engine No.

B4DA417E195021

Odometer reading:

Payment Details : PMR20723840171634 , Bank Name:BIZDIRECT

Email ID : oexxxxxxxxxxxxxxya@gxxxx.com

Proposal Details

Proposal No.

202410170128503

Period of Insurance

From 27 Oct, 2024 00:01 hrs  
To 26 Oct, 2025 23:59

Issuance Date

17 Oct 2024

Invoice No.

205785889101000

Customer Id

100881951250

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 27/10/2024 To 26/10/2025	481447	0	0	0	0	481447

Own Damage Policy Period

From Date & Time

27/10/2024 00:01 hrs

To Date & Time

26/10/2025 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)	
<div>Own Damage Premium(a)</div> <div>Basic Own Damage</div> <div>Total Basic Premium</div> <div>Less: No Claim Bonus (25%)</div> <div>Total - Less</div> <div>Add on Coverages</div> <div>Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920</div> <div>Emergency Assistance Cover IRDAN125RP0001V01201920/A0013V01201920</div> <div>Emergency Assistance Wider IRDAN125RP0001V01201920/A0014V01201920</div> <div>Total - Add on</div> <div>Net Own Damage Premium (a)</div>	<div>Liability Premium(b)</div> <div>Total Premium (a+b)</div> <div>Integrated Tax 18%</div> <div>Total Premium</div>
<div>4580</div>	<div>4580</div>

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
Previous Policy No.	2302205785889100000	Valid	27/10/2023 to 26/10/2024 of HDFC ERGO GENERAL 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.

Hypothecated(IMT-7) with:INDIAN OVERSEAS BANK,Default

Broker Name : CERTIGO INSURANCE BROKERS PRIVATE LIMITED Broker Code : 200210975401 Tel No. : 91-9926920400

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/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.  
4) 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.  
5) I understand the Proposal No. 202410170128503 is issued to me basis on above information.  
6) 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.

HDFC ERGO General Insurance Company Limited. IRDAI Reg No.146  
CIN : U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House,  
165/166 Backbay Reclamation, H.T.Parekh Marg, Churchgate, Mumbai - 400 020.

UIN :IRDAN125RP0001V01201920. Policy Issuing/ Customer Happiness Center: D 301, 3rd Floor,  
Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.  
Customer Service No : +91 22-62346234/+91-120 6234 6234 | www.hdfcergo.com