

General Insurance Company Ltd.
DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016

DEVELOPMENT HOUSE, 24 PARK STREET, KORKATE -700016
(www.magmahdi.com)
IRDA REG NO. 149 DATED 22nd MAY,2012
CIN: U66000WB2009PLC136327
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: IRDAN149RP0006V02201213 COMMERCIAL VEHICLE CLASS (GCV) PACKAGE POLICY

Date: 15/11/2024

Mr NITESH KUMAR SINGH 17 BANERJEE BAGAN KAMARHATI ,KAMARHATI M **NORTH 24 PARGANAS** WEST BENGAL 700058 Mobile:9748199209



Agent/ Intermediary Name and Code: CERTIGO INSURANCE BROKERS PRIVATE LIMITED BRC0000519

Sub: Risk Assumption Letter

Dear Sir /Madam.

Thank you for choosing Magma-HDI General Insurance Company Limited as your preferred General Insurance Company. Please find enclosed Policy No. P0025400018/4103/101521, which has been issued based on the details furnished to us as below:

Insured & Vehicle Details					
Name of Insured	Mr NITESH KUMAR SINGH				
Period of Insurance	15/11/2024 TO 14/11/2025				
Vehicle Make/Model	TATA / LPT 1109 EX2BSIII				
RTO	JAMSHEDPUR				
Vehicle Registration No.	JH - 05 - AP - 5794				
Vehicle Registration Date	10/07/2012				
Engine No.	497TC92EXY833957				
Chassis No.	MAT457102C7F25047				
Reason for not opting PA Cover of Owner Driver :					
1) Do not hold a valid driving license					

The information received from you is reproduced in the proposal attached with this Risk Assumption Letter and your proposal has been processed accordingly. Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

If you require physical policy or any changes in the certificate of insurance cum policy schedule, you are requested to contact us at customercare@magmahdi.co.in or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that issued policy is in order and as per proposal.

The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Dear Customer , Magma HDI general Insurance Company may be storing your AML/KYC details and might require you to update the information submitted from time-to-time, in accordance with and requirements under the Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued by the Insurance Regulatory Development Authority of India.

Thanking You, Regards

For Magma HDI General Insurance Co Ltd.

Mayork Tantia

Authorised Signatory







DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016
In case of any query, assistance or claims, please contact us at 1800 266 3202

		In cas	se of any query,	assista: UIN: IR	nce or clair DAN149R	ns, please contact us at 18 P0006V02201213	300 266 32	02			
						SS (GCV) PACKAGE POI		_	_		_
Dallas Camilalas Office	ATU FLOOD ANULL C					CUM SCHEDULE /TAX II AL , PH: (1800) 2663202	NVOICE				
Policy Servicing Office Policy No	P0025400018/4103/1		REET ,KULKATA =/	/00016 ,\	WEST BENG	AL , PH: (1800) 2663202					
Insured	Mr NITESH KUMAR SINGH										
Address 17 BANERJEE BAGAN KAMARHATI ,KAMARHATI M				Period Of Insurance		1	5:26 Hrs of 15/11/202 To Midnight of 14/11/20	4			
	NORTH 24 PARGANAS WEST BENGAL 700058				Agent No.:			RC0000519	J25		
Combont Number	Mobile:9748199209					Agent Contact No.: Email ID:			109447500 nfo.certigoinsurance@		
Email ID:	Contact Number 9748199209 Email ID: BICKYSINGS668@GMAIL.COM					Email 10:		"	iro.certigoinsurance@	ygman,com	
GST Number	Unregistered										
Registration Mark &	Trolley Chass					LS AND PREMIUM COMPUT				1	
No. & RTA Location	Trolley Serial ID No.	Manufacture	Engine No.	Ch	nassis No.	Make/Model/Type of	Body	GVW	POLICY CLASS	SEA	TING CAPACITY
JH 05 AP 5794 /		2042				T4T4 DT 4400 5V2DCT	7/7701/01/	45500	A1 GCV Public		
JAMSHEDPUR	1	2012 4	97TC92EXY833957	MA145/	102C/F2504	TATA LPT 1109 EX2BSII	1/ TRUCK	15500	Carriers other than 3 wheelers	1	2
				IDV (IN	ISURED'S D	ECLARED VALUE)					
IDV of Chassis ₹	IDV of Body ₹	Trailers ₹	Non Electri	ical Acce	ssories ₹	Electrical/electronic Accessories ₹	Bi-Fuel	kit(LPG/CNG) ₹	Other access	ories ₹	Total Value ₹
500000	100000	0	-	0		0		0/0	0		600000
	OWN DAMA	GE(A)			₹			LIABILITY(B)			₹
Basic - OD		. ,			2,363.40	Basic - TD		,			35,313.00
	s/tyres/mud guards etc IMT-2	3				Under WC act-Driver/cleaner/	ampleyees 1	IMT 28			100.00
	o, cyres/muu guarus etc IMT-2	,					employees-I	un 1 20			
Sub Total						Sub Total					35,413.00
Total Own Damage	Premium(A)				2,718.00						
CGST @ 9%					244.62						
SGST @ 9%					244.62						
						Total Liability Premium(B)					35,413.00
					i	GST on TP Premium					
					ľ	CGST @ 6%					2,118.78
					ľ	SGST @ 6%					2,118.78
					-						2,110.70
						GST on Other Liability Pren	illulli				0.00
						CGST @ 9%					9.00
						SGST @ 9%					9.00
						omputation					20.424.00
						Total Package Premium(A	+B)				38,131.00
						TOTAL CGST					2,372.40
						TOTAL SGST					2,372.40
						TOTAL					42,876.00
	ions in this policy are as specified										
LIMITATIONS AS TO Vehicle's Act 1988.	USE - The Policy covers use	only under a perm	it within the me	aning of	f the Motor	Vehicles Act, 1988 or such	n a carriage	e falling under	Sub-section 3 of Se	ection 66 o	f the Motor
	ver use for a) Organised racing, I	b) Pace Making, c) Rel	liability Trials, d) S	peed Tes	sting, e) Use	whilst drawing a trailer excep	t the towing	(other than for i	eward) of any one dis	abled Mecha	anically propelled
vehicle (only for Passe	nger Carrying Vehicles).	-, · · · · · · · · · · · · · · · · ·	,,			······		(,,		
Persons or classes of persons entitled to	Any person including Insured:										
drive:											
Courte couriers	Provided that the person driving	holds an effective driv	ving license at the	time of t	he accident	and is not disqualified from ho	ding or obta	ining such a lice	nse Provided also that	the person	holding an effective
Goods carriage	learner's license may also drive Rules, 1989.	the vehicle when not i	used for the transp	port of pa	issengers at	the time of the accident and t	nat such a p	erson satisfies ti	ne requirements of Ru	le 3 of The C	Lentral Motor Vehicles
	Provided that the person driving										
Vohicles	learner's license may also drive Rules, 1989.	the vehicle when not	used for the transp	port of pa	issengers at	the time of the accident and t	hat such a p	erson satisfies th	ne requirements of Ru	le 3 of The 0	Central Motor Vehicles
LIMITS OF LIABILI											
Under Excess in	respect of each and every claim	n under Sec I of motor	Under	In resp	ect of any o		e to Third Pa	rty Property Rs.	750000/- Under	PA Owr	ner – Driver as per
Section I policy	en i De 1000/ Velinten i De	O/ Imposed Do O		-I accide	nt As per				s of claims Section II	II: premiu	m computation table
Total : R	ory : Rs. 1000/- Voluntary : Rs. s. 1000/-	u/- Imposeu : Ks. u,	/- (i)	venic	e ACL	(ii) arising	out of one e	vent.			
Subject to I.M.T End	dorsement Nos. IMT 21,IMT 2	3,IMT 28									
Pollution Under Con	ntrol(PUC)										
Warranted that the ins	sured named herein/owner of the	e vehicle holds a valid	Pollution Under Co	ontrol (Pl	JC) Certifica	te and/or va l id fitness certifica	te, as applica	able, on the date	of commencement o	f the Policy a	and undertakes to
renew and maintain a	valid and effective PUC and/or fit the time of issuance of policy.	itness Certificate, as a	pplicable, during th	he subsis	tence of the	Policy. Further, the Company	reserves the	e right to take ap	propriate action in ca	se of any dis	crepancy in the PUC
or nuless certificate at	t the time of issuance of policy.										
I/We hereby certify tha	at the Policy to which this Certifi	cate relates as well as	this Certificate of	Insuran	ce are issue	d in accordance with the provi	sions of chap	pter X and chapt	er XI of M.V. Act, 198	88.	
Premium Collection	Details :- [Collection No - Rece	iptDate - Amount] : P	/400018/25/10066	4817- 15,	/11/2024 ,₹	42876					
	Word's (₹) :- Forty-Two Thous		enty-Six Only						Eor Manuel !!	DI Gazari	Insurance Co. Ltd.
1.7	lease contact us at 1800 266	3202									
Date of Issue : 15/11/2 Place : Kolkata	024								M-	and	anties
	uty on the issue of General Insur	ance Po l icies Paid vide	G.O No. 2250, da	ted 20.1	2.2023				1.10	and	- Tankin
GST Number of MHDI -	19AAGCM1685C1ZG										
GST Invoice Number - F	POL1911250001897										
GST Invoice Date - 15/:	11/2024 ervice - 997134, Motor vehicle ir	surance services									
1		.c direc sel vices									
Place of Supply:WEST E	BENGAL (19)									Δ1+1	horised Signatory
Whether Tax is payable	on Reverse Charge - No									Auti	y
UIN: IRDAN149RP0006	5V02201213 ce in terms of Sub-rule 2 of Rule	54 of CGST Rule 2017	Further being an	1 Insuran	re Company	issuing of e-invoice and OP C	ode are not				
applicable on us in term	ns of Notification No 13 and 14 o	f 2020 dated 21st Mar	ch 2020 issued from	m Centra	Board of Ir	ndirect Taxes and Customs. I/V	Ve hereby				

This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21x4 March 2020 lossued from Centle Board of Indirect Taxes and Customs. 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". For legal interpretation English version will be good. 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.

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year. For Complete details of coverage, terms, conditions & exclusion please refer the standard policy wording attached with this schedule

IMPORTANT - 1) The Validity of this Certificate of Insurance cum Schedule is subject to realisation of the premium cheque.
2) No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.
3) This document is digitally signed, hence counter signature / stamp is not required.
4) For detailed terms & conditions please refer our website www.magmahdi.com

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Poli Unin Unin IRD Stru Inte Sun Sco Poli Add Los:	ucture erests Insured m Insured / Motor Insured Declared Value pe licy Coverage d-on Cover ss Participation clusions decial Conditions and Warranties (if any)	make any payments. If you are the only person insured by the plate of your death, or until it expires, which new one for the vehicle. They need to apply a) The Insured's Death Certificate b) Proof of ownership of the vehicle C) The original Policy. You need to inform us in writing as soon as We must have a chance to inspect the dar If your vehicle meets with an accident or unattended without securing it adequately INDICATIVE LIST OF DOCUMENTS REQUIFAccident Claims	eductible ir ctions of the property of the pro	the policy of the provided in the provided in the provided in the provided or the way related to the provided	RC. We won't cover any loss, damage, check the driver's clause for details. Id to war, invasion, civil unrest, and you are considered to the considered to	will need to prove your claim is unrelated same whether it appears in either of the you would want to claim. Be transparent a sted to your daim do inform us in advance ay is limited to: d condition can cause further damage whi the premium that you had paid after colleys' notice. We will refund the premium after your in the premium after the premium and Conciliant to the premium and Conciliant to the premium and Conciliant to the premium and Conciliant the C				
Unin IRDD Stru Inte Sun Sco Poli Add Los:	ique I Identification Number (UIN) allotted by DA ucture erests Insured m Insured / Motor Insured Declared Value ope licy Coverage d-on Cover operations and Warranties (if any)	UIN: IRDAN149RP0006V02201213 Indemnity Vehicle Third Party liability Third party property Damage Vehicle Total IDV: 600000 **IDV illustration as shown in the CIS As mentioned in policy schedule Cover for Lamps Tyres and Tubes etc - IMT2 Basic - OD Lt to Pald Driver IMT 28 Basic - TP Damage to Third Party Property Rs. 750000 We will not pay the amount mentioned as of GENERAL EXCEPTIONS (Applicable to all Sc Each vehicle should be used only for the pu purposes or driven by someone who isn't a Nuclear radiation related damages are not we won't cover any accidental loss, damag hase issues to receive payment. CONDITIONS Please read the policy wording and the polic document -Immediately inform us if the insured vehic submit all communications that you may re We will manage the claim process on your -We can either repair, replace, or pay the c - If you are lated the policy wording and the polic up the property of the	eductible in citions of the proses listed approved overed e, or liability schedule le meets we ceive from behalf. Do oash value feddrared Valie or replace aving it un to speak the buy giving duired we olicy was a for the san we any disponent.) is and provoolicy and y lever come within the cition of the provided of th	ne Policy di in the driver. (y relater togethe iith an ac a third p provide iith an ac a third p provide iith an ac a third p provide iith an ac ac a third p provide iith an ac ac attender or the vue (IDV) are an also citive. (IDV) are incide truth our pass s first. E three-me to relate the course of the provided in the provi	RC. We won't cover any loss, damage, check the driver's clause for details. Id to war, invasion, civil unrest, and you are considered to the considered to	will need to prove your claim is unrelated same whether it appears in either of the you would want to claim. Be transparent a sted to your daim do inform us in advance ay is limited to: d condition can cause further damage whi the premium that you had paid after colleys' notice. We will refund the premium after your in the premium after the premium and Conciliant to the premium and Conciliant to the premium and Conciliant to the premium and Conciliant the C				
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Sco Poli Add Los:	d-on Cover ss Participation dusions dusions	Vehicle Total IDV: 60000 **IDV Illustration as shown in the CIS As mentioned in policy schedule Cover for Lamps Tyres and Tubes etc - IMT2 Basic - OD Lt to Pald Driver IMT 28 Basic - TP Damage to Third Party Property Rs. 750000 We will not pay the amount mentioned as d GENERAL EXCEPTIONS (Applicable to all S Each vehicle should be used only for the purposes or driven by someone who isn't a Nuclear radiation related damages are not we won't cover any accidental loss, damag hese issues to receive payment. CONDITIONS Please read the policy wording and the policy of the purposes or driven by someone who isn't and the policy of the purpose of th	eductible in citions of the proses listed approved overed e, or liability schedule le meets we ceive from behalf. Do oash value feddrared Valie or replace aving it un to speak the buy giving duired we olicy was a for the san we any disponent.) is and provoolicy and y lever come within the cition of the provided of th	ne Policy di in the driver. (y relater togethe iith an ac a third p provide iith an ac a third p provide iith an ac a third p provide iith an ac ac a third p provide iith an ac ac attender or the vue (IDV) are an also citive. (IDV) are incide truth our pass s first. E three-me to relate the course of the provided in the provi	RC. We won't cover any loss, damage, check the driver's clause for details. Id to war, invasion, civil unrest, and you are considered to the considered to	will need to prove your claim is unrelated same whether it appears in either of the you would want to claim. Be transparent a sted to your daim do inform us in advance ay is limited to: d condition can cause further damage whi the premium that you had paid after colleys' notice. We will refund the premium after your in the premium after the premium and Conciliant to the premium and Conciliant to the premium and Conciliant to the premium and Conciliant the C				
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		You must follow all the terms and condition make any payments. If you are the only person insured by the plate of your death, or until it expires, which new one for the vehicle. They need to apply a) The Insured's Death Certificate b) Proof of ownership of the vehicle c) The original Policy You need to inform us in writing as soon as the must have a chance to inspect the dar If your vehicle meets with an accident or unattended without securing it adequately indicative LIST OF DOCUMENTS REQUIFACCIDENT Claims	is and provolicy and y lever come within the an accider naged vehi- ets damag o prevent f	ou pass s first. E three-mo nt or loss cle befor ed, do n further lo	away, the policy won't end right away. It buring this time, your legal heirs can eith onth period and provide: s happens. re any repairs are started. tot drive it in the same condition to avoid	t will remain active for three months from ner transfer the policy to their name or ge				
		If you are the only person insured by the p date of your death, or until it expires, which new one for the vehicle. They need to apply a) The Insured's Death Certificate b) Proof of ownership of the vehicle c) The original Policy "You need to inform us in writing as soon as "We must have a chance to inspect the dar If your vehicle meets with an accident or unattended without securing it adequately INDICATIVE LIST OF DOCUMENTS REQUIR Accident Claims	ever come within the an accider naged vehi- ets damag o prevent f	s first. E three-mo nt or loss cle befor ed, do n further lo	During this time, your legal heirs can eith onth period and provide: s happens, re any repairs are started, tot drive it in the same condition to avoid	ner transfer the policy to their name or ge				
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		c) The original Policy -You need to inform us in writing as soon a: -We must have a chance to inspect the dar -If your vehicle meets with an accident or gunattended without securing it adequately in the control of	naged vehi ets damag o prevent f	cle befor ed, do n urther lo	re any repairs are started. not drive it in the same condition to avoid	d further damage. Also, don't leave it				
		 We must have a chance to inspect the dar If your vehicle meets with an accident or unattended without securing it adequately in INDICATIVE LIST OF DOCUMENTS REQUIFACCIDENT Claims 	naged vehi ets damag o prevent f	cle befor ed, do n urther lo	re any repairs are started. not drive it in the same condition to avoid	d further damage. Also, don't leave it				
		unattended without securing it adequately in INDICATIVE LIST OF DOCUMENTS REQUIF Accident Claims	o prevent f	urther lo	not drive it in the same condition to avoid oss.	d further damage. Also, don't leave it				
		Accident Claims	ED FOR CL	AIM SET						
					ITLEMENT					
		 Duly signed claim form 								
		 Registration Certificate* of the vehicle Driving license* of the driver at the time of 	faccident							
		 Police panchanama / FIR, if accident repor Original estimate of repairs 	ted to the	police						
		KYC documents Fitness certificate of the vehicle (for commercial vehicles)								
		 Road permit of the vehicle (for commercial Goods receipt/ Lorry Receipt of the vehicle 	(for comn	nercia l v	vehic l es)					
		• Goods receipt, Lorry Receipt or the venice (for commercial venicies) • FIR in case of Riots, Strike & Malicious acts. It is mandatory • Original repair invoice with payment receipt after repairs have been completed								
		Theft of Entire Vehicle Claims Duly signed Claim Form								
		•FIR Copy •RTO transfer papers* (Form 28 , 29 and 30) and								
		Form 35/NOC signed by financier, if applicable Letter of subrogation								
		•KYC documents •NOC from financier, if hypothecation exists								
		Copy of intimation letter to RTO on the vehide theft Original policy document								
		•Non traceable certificate •Original vehicle registration certificate •All original keys of the vehicle/service book/original purchase invoice								
		*Original documents to be shown when requested by the company								
		f we need any more documents that can assist the claim process, we will seek your help on getting those We will process your claim within 7 days after receiving all the necessary documents. If we decide to deny your claim, we will do so within 7 days								
		the Survey Report or any additional reports, following the IRDAI Regulations 2017 and any updates to these regulations.								
2 Adn	missibility of Claim		Sample C	aim Ca	culation Process for Motor Repair L	oss				
			Price	Tax	Г					
		Parts Allowed	(P)	(T)	*Depreciation (D)	Total Assessed Value (V)				
		Replaced Parts M	A1	B1	D1	M1=A1+B1-D1				
		Replaced Parts R Replaced Parts G	A2 A3	B2 B3	D2 D3	M2=A2+B2 - D2 M3=A3+B3 - D3				
		Replaced Falts G	_	arts Cost		M = M1+M2+M3				
					-					
		Labour Allowed	Price (P)	Tax (T)	*Depreciation (D)	Total Assessed Value (V)				
		Labour 1	a1	b1	d1	L1=a1+b1-d1				
		Labour 2	a2	b2	d2	L2=a2+b2-d2				
		Labour 3	a3	b3	d3	L3=a3+b3-d3 L = L1+L2+L3				
		Total Labour Cost								
		Compulsory Policy Exces	s		As per Policy	С				
		Voluntary Policy Excess As opted by Insured V								
		Spot Repair / Towing Char	ge	^	As per policy Section 1. Point 3, 4	Т				
			Total Insu	rer Liabi	ility	Total Liability = M+L+T-C-V				
		•Depreciation % Depreciation will apply according to Section 1 of the policy conditions and the current policy terms.								
		Salvage We won't take any salvage costs directly fr vous total daily and navy you the root.	om you. W	e'll hand	le the disposal ourselves. If you want to	keep the salvage, we'll subtract its value				
		your total claim and pay you the rest.								
		Here's how you can reach us: our h free to contact us whenever you no		vailable	24/7. Feel Toll Free No- 1800 266 3202					

_							
		Website	https://www.magmahdi.com/				
		Email	customercare@magma-hdi.co.in				
13	Policy Servicing - Claim Intimation and Processing	Ask MIRA	Chat with us at www.magmahdi.com Or WhatsApp on 7208976789				
		For Senior Citizens	Namaskar@magma-hdi.co.in				
		Social media	Facebook and LinkedIn				
		Office Address: To know your nearest branch visit www.magmahdi.com >> Contact Us >> Locate Us https://www.magmahdi.com/more/contact-us?f=b.					
	Grievances Redressal and Policyholders	For redressal of grievance you may contact: Level 1: Grievance Redressal Officers at our branches available a www.magmahdl.com >> Contact Us >> Grievance Redressal thtps://www.magmahdl.com/documents/d/magma-hdl/branch- Level 2: gro@magma-hdl.co.in Level 3: Raise a complaint with the Insurance Regulatory and De Call us on our toll-free number 1800 266 3202 To register complain	grievance-officer-list velopment Authority (IRDAI)				
14	Protection	Level 4: If you are still dissatisfied with the resolution offered by us you have the option to contact the Office of the Insurance Ombudsman To know the guidelines, log on to www.cloims.co.in/About To check list of Insurance Ombudsman Offices, log on to www.cloims.co.in/Ombudsman					
		To know about our policy on Protection of Policy Holder's Interest log on to www.magmahdi.com >> Legal >> Protection Of Policyholder's Interest Policy					
15	Obligation of Policyholder	Your policy will be canceled if you omit any key information on the					
IDV Illustration: Ex-showroom price of vehicle: Rs. 10 Lakh Vehicle Age at the time of renewal: 5 years % Depreciation basis age of vehicle: 50% IDV of car: Rs. 5 lakh							
	ss (CTL): d CTL if the aggregate cost of retrieval or repair exceeds 7 n is applied for TL/CTL claims	5% of its IDV.					
		Declaration by the Policy Holder					
I have read and	l confirm having noted the details.	_					
Place: NORTH 24 PAR	GANAS						
Date: 15/11/2024							
			(Signature of the Policyholder)				
			Digital Acknowledgement Received				
*For detailed policy te	erms and conditions please refer to the policy wordings ava	ilable on www.magmahdi.com or contact us on toll free number 1	800 266 3202				



We at MAGMA HDI prefer receiving premium amount through cheque

No. CV/20241115048634

Helpline No: 1800 266 3202

(Information for fields marked with asterisk [*] is mandatory)

Customer ID 2001304	6392		Proposal Form fo	r Commercial Vehicles						
*Proposal For:		New Policy	Roll- Over		Renewal		Endorsement			
*Coverage	Comprehensive Pa	ickage Cover	Third Party L	iability only Cover		Third Party, fire & t	theft only Cover			
Required:	Third Party and Fir			nd Theft only Cover			·			
* Period of Insu	rance: 15/11/2024 Tim	e: 15:26 ,To 14,	11/2025							
(Note: Cover shall no	t commence ear l ier than th	e date and time of	acceptance of risk and/or issuance of cover n	ote and subsequent to payme	ent of premium)					
Intermediary Code:	BRC0000519		Intermediary Name: CERTIGO INSURAN	CE BROKERS PRIVATE LIMIT	ED					
1. *Proposer De	etails:									
1. Name (Registered	Owner of the Vehicle): Mr	NITESH KUMAR S	INGH							
PAN No:	DJTPS2401E *DOB	: 08/06/1994	*Gender:	F *Occupation:	Others	*Marital Status:	Married			
Bank Name			Branch Name		A/c Type-	Saving	Current			
Account No. Nationality	✓ Indian	Non-Indian	MICR If. Non-Indian. plea:	e specify the Country:	IFSC					
•			associate of PEPs*? YES NO							
	proposal applicants PEPS" in the details of "Politically Exp									
* (PEPs) are individua	Is who have been entruste vned corporations and imp	d with prominent portant political pa	public functions by a foreign country, including	the heads of States or Gove	rnments, senior po	liticians, senior government	t or judicial or military officers, senior			
			poser. In case of proposer being Individual, So corganizations Society	le Proprietor or HUF, please s	elect 'others' optio	n)				
Trust P	artnership / LLP Pr	ivate Limited Com	pany Co-operatives							
	Company 📝 others, p		<u>lividual</u>							
	ere Vehicle Register KAMARHATT, KAMARHATT		GANAS, WEST BENGAL 700058, 9748199209	. BICKYSINGS668@GMAIL.CO	OM .Mobile:974819	99209				
GST Number	Unregistered	,		, 510111511155555555	511 /11004[2.57 102.	.3203				
	tion Address (For po		=							
17 BANERJEE BAGAN GST Number		M, NORTH 24 PAR	RGANAS, WEST BENGAL 700058							
	Unregistered ehicle will primarily be i	used:	NORTH 24 PARGANAS							
5. Have you previo	usly insured this vehicle	e?		Yes No	Policy No.					
If so, are you entitled	to No Claim Bonus from yo	our previous Insur	er?	Yes No						
If Yes, Kindly indicate	the percentage:		20% 25%	35% 45%	50%	55%	65%			
70W- baseling dealers 6	bet the uster of NCD alsians	d b	and and that NO CLATM has released in the second			- 6	tria de de contra la ferra di consenta ell			
benefits under the Pol	icy in respectof Section1 of	f the Policy will sta	ect and that NO CLAIM has arisen in the expir and forfeited.	ing policy period (Copy of Pol	icy enclosed). I/ W	e further undertake that if t	riis declaration is found incorrect, ali			
							Signature of Proposer			
	tor Vehicle to be In		ler 4 Wheeler Mer	a than four whoole	*Vohielo Incure	od ic. Now				
*Vehicle Type:	2 Wheeler	sured 3 Whee		than four wheels	*Vehicle Insur		Used			
			ler *Chassis No RTO where vehicle will be registered	e than four wheels MAT457102C7F25047 JAMSHEDPUR	*Vehic l e Insur	ed is: New Speedometer reading as of *Vehicle IDV	Used			
*Vehicle Type: *Make *Model *Year of Manufacture	Z Wheeler TATA LPT 1109 EX2BSIII JULY - 2012		*Chassis No RTO where vehicle will be registered Date of Registration /Purchase	MAT457102C7F25047 JAMSHEDPUR 10/07/2012	*Vehicle Insur	Speedometer reading as of	Used on date ₹ 100000			
*Vehicle Type: *Make *Model	Z Wheeler TATA LPT 1109 EX2BSIII		*Chassis No RTO where vehicle will be registered	MAT457102C7F25047 JAMSHEDPUR	*Vehicle Insur	Speedometer reading as o	Used on date ₹ 100000			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No.	Z Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Â		*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Including driver)	MAT457102C7F25047 JAMSHEDPUR 10/07/2012	*Vehicle Insur	Speedometer reading as o	Used on date ₹ 100000			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW	Z Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784		*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity	MAT457102C7F25047 JAMSHEDPUR 10/07/2012	*Vehicle Insur	Speedometer reading as o	Used on date ₹ 100000			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No. Type of Body *Engine No. Note: Either Registrat	2 Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Å TRUCK 497TC92EXY833957 ion no or Engine and Chass	3 Whee	*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Including driver) Colour of the vehicle Vehicle Make (Indigenous or Imported)	MAT457102C7F25047 JAMSHEDPUR 10/07/2012 2	*Vehicle Insur	Speedometer reading as o	Used on date ₹ 100000			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No. Type of Body *Engine No.	2 Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Å TRUCK 497TC92EXY833957	3 Whee	*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Including driver) Colour of the vehicle Vehicle Make (Indigenous or Imported) datory Zone -C	MAT457102C7F25047 JAMSHEDPUR 10/07/2012 2		Speedometer reading as o	Used on date ₹ 100000 0.			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No. Type of Body *Engine No. Note: Either Registrat *Vehicle Rate Under:	2 Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Å TRUCK 497TC92EXY833957 Ion no or Engline and Chass Petrol Good Carrying (Pri	is Number is man Zone -B Diesel vate Carrier)	*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Including driver) Colour of the vehicle Vehicle Make (Indigenous or Imported) datory Zone -C Bi Fuel LPG/CNG Passenger Ca	MAT457102C7F25047 JAMSHEDPUR 10/07/2012 2 LPT 1109 EX2BSIII LPT 1109 EX2BSIII		Speedometer reading as 6 *Vehicle IDV Trailer(s) Identification No	Used on date ₹ 100000 1			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No. Type of Body *Engine No. Note: Either Registrat *Vehicle Rate Under: *Fuel Used: *Purpose of Use:	2 Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Å TRUCK 497TC92EXY833957 ion no or Engine and Chase Zone - A Petrol Good Carrying (Pri Passenger Carrying	3 Whee	*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Including driver) Colour of the vehicle Vehicle Make (Indigenous or Imported) datory Zone -C Bi Fuel Passenger Ci Others (Plear	MAT457102C7F25047 JAMSHEDPUR 10/07/2012 2 LPT 1109 EX2BSIII LTYIng (Private carrier) is specify)		Speedometer reading as of *Vehicle IDV Trailer(s) Identification No	Used on date ₹ 100000 1			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No. Type of Body *Engine No. Note: Either Registrat *Fuel Used: *Purpose of Use: Proposed usage of the	2 Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Å TRUCK 497TC92EXY833957 ion no or Engline and Chass — Petrol — Good Carrying (Pri — Passenger Carrying vehicle? (Applicable only to	3 Whee	*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Including driver) Colour of the vehicle Vehicle Make (Indigenous or Imported) datory Zone -C Bi Fuel Passenger Ci Others (Plea:	MAT457102C7F25047 JAMSHEDPUR 10/07/2012 2 LPT 1109 EX2BSIII LPT 1109 EX2BSIII LPT 1109 Example Electric LPT 1100 Example Elec		Speedometer reading as of *Vehicle IDV Trailer(s) Identification No Hybrid Good Carrying (Put	Used on date ₹ 100000 1			
*Vehicle Type: *Make *Model *Year of Manufacture *CC/GVW *Registration No. Type of Body *Engline No. Note: Either Registrat *Vehide Rate Under: *Fuel Used: *Purpose of Use: Proposed usage of the Driven by the o	2 Wheeler TATA LPT 1109 EX2BSIII JULY - 2012 3784 JH - 05 - AP - 5794 Å TRUCK 497TC92EXY833957 Jon no or Engine and Chase Petrol Good Carrying (Pri Passenger Carrying vehicle? (Applicable only but) wher(s) only,	is Number is man Zone -B Diesel vate Carrier) g (Public Carrier) to passenger carry Driven by the	*Chassis No RTO where vehicle will be registered Date of Registration /Purchase Licensed Carrying Capacity (No of Passengers Induding driver) Colour of the vehicle Vehicle Make (Indigenous or Imported) datory Jone -C Bi Fuel Passenger Ca Others (Pleasing vehicles with seating capacity not exceeds owner(s) only along with other drivers,	MAT457102C7F25047 JAMSHEDPUR 10/07/2012 2 LPT 1109 EX2BSIII		Speedometer reading as of *Vehicle IDV Trailer(s) Identification No	Used on date ₹ 100000 o. 1 2 3 4 Others (please specify)			
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Note - For vehicles more than 5 years old, please contact the Company for fixing the IDV

We at MAGMA HDI prefer receivin 10. Extended Covers/ Extra Benefits at Additional Premium:	g premium amount through cheque					
Extension of Geographical Area:	Vehicle is fitted with Fibre Glass Fuel Tank Yes No					
Bangladesh Bhutan Nepal	Vehicle will be used for Driving Tuitions Yes No					
Maldives Pakistan Sri Lanka	Imported vehicle without payment of customs duty Yes No					
Compulsory Personal Accident (If owner has a valid driving license) Yes No	Personal Accident Cover (Max Rs 1 lakh for two-wheelers and Rs 2 Lakh for other class of vehicles each in					
	multiples of Rs. 10000/-) for paid driver / cleaner / conductors					
Multiple Vehicles Not Having Valid Driving License Driver has existing PA cover of Rs 15 lakhs	No. of Persons. 0 CSI per person ₹0					
Legal liability to paid driver/ conductor/ cleaner employed in operations of vehicle						
No of Persons 2 Legal liability to employees travelling in/driving the vehicle other than paid driver.	Legal liability non-fare paying passengers					
No. of Persons	No. of Persons CSI per person ₹					
Additional Towing charges: Amount:₹	Vehicle used for Private and commercial purposes : Yes No					
Cover for overturning of Mobile Cranes, Mechanical Navies, Shovels, Grabs, Rippers and Excavators, Dragline Excavators, Mobile Drilling Rigs and Mobile Plants? Yes W No	Do you wish to cover for loss or damage to lamps, tyres, tubes, mudguard, bonnet side parts, bumper and paint work? (Not applicable for taxis) Yes No					
Do you wish to have an enhanced Personal accident cover for Yourself Your Driver / unnamed occupants of the vehicle ? Yes Yes \in \text{N} \text{N}	Do you wish to cover Hospital Cash for hospitalisation arising out of accident for Yourself / Your Driver / Unnamed occupants of the vehicle? Yes Yes					
If Yes, please provide the Sum Insured per person 11. Add On Coverage at additional:						
11. Add on coverage at additional.						
12. Restrictions of Cover/ Discounts:						
Vehicle fitted with Anti-theft device approved by ARAI : Yes No	Is the vehicle specially designed for the use by a handicapped person and/ or owned by an institution exclusively engaged in service of the blind, handicapped and mentally regarded children or adults?					
Vehicle will be used within own premises : Yes No	Yes No					
Third Party Property Damage cover restricted to 6000 Yes No						
*Voluntary Deductible : Yes V No						
Amount: ₹						
I hold a valid and effective PUC and/or fitness certificate, as applicable, for the vehicle mentioned herein abo	ove and undertake to renew the same during the policy period. Signature of Proposer					
13. Previous Insurance Details:						
Previous Insurer Name:	Type of cover:					
Policy/ Cover note number: Has any Insurance Company ever:	Period of Insurance: From To Claims reported in last 5 years					
Declined the proposal Cancelled & Refused to renew	Year 1 2 3 4 5					
3) Required an increase in Premium 4) Imposed special conditions or excess	Type of Claims (OD/TP)					
17) Imposed special conditions of excess	No. of Claims					
	Amount					
14. Driver Details:						
a. Age & Date of Birth of the Owner : Age:Yrs_DOB:/						
c. Does the driver suffer from defective vision or hearing or any physical infirmity?						
If YES, please give details of such infirmity d. Has the driver ever been involved/convicted						
for causing any-accident of loss?						
If YES, give details as under including the pending prosecutions: -Driver's Name :						
-Date of Accident: -Loss / Cost (Rs.)						
-Circumstances of Accident / Loss						
15. Premium Details						
Total Premium (Including GST): ₹42,876.00 Payment Mode : Cash Cheque DD						
Cheque/DD, Cheque No Bank/Branch Date.						
Source of Funds for premium payment: Business: Salaried: Others (please specify): 16. Electronic Insurance Details						
Do you wish to have this Policy credited to an eIA? (Please select any one)						
No, I do not have an eIA and do not wish to open one Yes, Credit this Policy to my e-Insurance accounts.	int					
If yes, Please share existing e-Insurance Account No : Please select Insurance Repository Name (you have opened your account with)						
M/s NSDL Database Management Limited						
M/s Central Insurance Repository Limited M/s CAMS Repository Services Limited (Please select of the control of the con						
I do not have existing e-Insurance account and I am interested in creating a new e-Insurance account (F My CKYC No. (Central Know Your Customer registry number) is (if available): 20061386814557	'lease submit electronic insurance account opening form (eIA form) along with relevant documents)					
Representative Details (only if eIA is to be opened for any other person other than Proposer and primary Insured)						
First Name : Middle Name :						
Last Name : Gender :						
DOB: PAN:						
Address Line 1 : Address Line 2 :						
Address Line 3 : Pin Code :						
Telephone Number : Mobile Number :						
Relationship : Other Relationship :						
UID:						
UID : LandMark : State :						
City:						
sound, .						

Declaration:

I/We hereby declare that the statements made by me/us in this Proposal Form 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 the Magma HDI General Insurance Co. Ltd.

I/We also declare that any additions or alterations carried out after the submission of this Proposal Form would be conveyed to Magma HDI General Insurance Co. Ltd immediately.

I/We | Note | N

applicable law. The salient features of the policy,terms and conditions of this proposal have been explained to me/us in language, and I/we agree to the same. I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof as well as the identity/address proof of the insured through Central KYC Registry or UID modes for the purpose of undertaking applicable KYC.	AI or through any other permitted
Place: Kolkata Date: 15/11/2024	Signature of Proposer
SECTION 41 INSURANCE LAWS (AMENDMENT) ACT, 2015 - PROHIBITION OF REBATES	
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 or risk relating to live 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 with the prospectus or tables of the Insurer.	

 2.If any person fails to comply with sub-regulation (1) above, It

 Name:
 NITESH KUMAR SINGH

 Date & Time:
 15/11/2024 3:55:31 PM

 Place:
 NORTH 24 PARGANAS

 IP Address:
 49.47.11.231, 52.66.104.3