

Ref No.: GEN/WEL/SG/0008.3/5168937500

Date: 20/11/2024

To,
Mr. Karmveer Kumar
BISHANUPURA ,BISHANUPURA PATNA
Patna - 800111
District: PATNA
BIHAR, India
Contact Details 6203920062



Policy number: 5168937500
CKYC ID: 20096710969612

Subject: Risk assumption for Car Secure - OD Only

Dear Mr. Karmveer Kumar,

We welcome you to Zurich Kotak General Insurance Company (India) Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Car Secure - OD Only.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.zurichkotak.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@zurichkotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai - 400063. ,Mumbai , Maharashtra

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void if we discover any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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Car Secure - OD Only UIN:IRDAN152RP0012V03201920

Car Secure - OD Only
Certificate cum Policy Schedule

Policy / Certificate No: 5168937500

For any assistance please call 1800 266 4545 or visit www.zurichkotak.com



INSURED DETAILS

Name: Mr. Karmveer Kumar
Address: BISHANUPURA, BISHANUPURA PATNA Patna - 800111
District: PATNA BIHAR(10), India
Phone: NA
Mobile: 6203920062
Email: KARMVEER9060@GMAIL.COM
GSTIN:

POLICY DETAILS

Policy Issuing Office: White House Office Space No 2B(1) 2Nd Floor 119
Kolkata West Bengal 700016.
Period of Insurance:
From: 21/11/2024 00:00 to: 20/11/2025 Midnight
Type Of Vehicle: Private Car
Policy issued on: 20/11/2024
Cover Note No: NA
Hypothecated to: MAHINDRA & MAHINDRA FINANCE SERVICES LTD

INTERMEDIARY DETAILS

Intermediary Code 3 6 0 1 7 7 0 0 0 0 Intermediary Name CERTIGO INSURANCE BROKERS PRIVATE LIMITED
Intermediary's Mobile No. 6 2 9 1 7 3 2 3 0 2 Intermediary's Landline No. 6 2 9 1 7 3 2 3 0 2

VEHICLE DETAILS

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/Trailer Chassis No.	Cubic Capacity/KW	Fuel Type	Seating Capacity
BR02BN8015	MAHINDRA	SCORPIO	CLASSIC S MT 7S	2023	GAYA	YSP4K40554	MA1TA2YS2P 2K26363	2184	Diesel	7
Insured Declared Value (IDV) of the Vehicle (in ₹)		Non - Electrical Accessories fitted to the Vehicle (in ₹)		Electrical & Electronic Accessories fitted to the Vehicle (in ₹)		Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)		
1200000		0		0		0	0	12,00,000		

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
Own Damage		Personal Accident	
Basic Own Damage	10,028.40	Not Applicable	
Add:			
Add on Covers Total Premium #	5,825.25		
Less:			
No Claim Bonus Percent 20%	2,005.68		
Total Own Damage Premium	13,847.97		
Taxable value of Services (A)	13,847.97		
IGST @ 18%	2,492.63		
Total Premium (in ₹)	16,341.00		

Add on Covers Opted For: Consumable Cover, Depreciation Cover, Engine Protect, Key Replacement, Loss of Personal Belongings, Road Side Assistance

: For the covers opted as shown in [Add On Cover Details Table](#)

Geographical Area INDIA Additional Excess ₹ 0 Compulsory Deductibles ₹ 2,000
Voluntary Deductible ₹ 0 Voluntary Deductible for Depreciation Cover ₹ 0 Total Deductible ₹ 2,000

The insurance coverage provided under this Policy is only for Own Damage of the Vehicle and does not cover any other liability/third party liability in respect of the insured vehicle.

Car Secure - OD Only UIN:IRDAN152RP0012V03201920

THIRD PARTY(TP) POLICY DETAILS AS SUBMITTED BY THE PROPOSER

Name Of Insurer	TATA AIG GENERAL INSURANCE CO.LTD.
Policy Number	62022108680000
Policy Start Date	21/11/2023
Policy End Date	20/11/2026

* In case above mentioned information is found to be incorrect, all benefits under the policy shall stand forfeited and this policy shall be void ab- initio.
Customer needs to ensure that there is a valid TP cover at all times.

ADD-ON COVER DETAILS

Sr. No.	Add-On Cover	Sum Insured(₹)	Premium (₹)	Remarks
1	Consumable Cover UIN:IRDAN152RP0012V03201920/A0015V01201920	NA	714.00	
2	Road Side Assistance UIN:IRDAN152RP0012V03201920/A0018V01201920	NA	500.00	
3	Engine Protect UIN:IRDAN152RP0012V03201920/A0016V01201920	NA	612.00	
4	Key Replacement UIN:IRDAN152RP0012V03201920/A0020V01201920	25,000	233.75	
5	Loss of Personal Belongings UIN:IRDAN152RP0012V03201920/A0019V01201920	10,000	93.50	
6	Depreciation Cover UIN:IRDAN152RP0012V03201920/A0014V01201920	NA	3,672.00	No. Of Claims:2 Voluntary Deductible: 0

CUSTOMER DECLARATION FOR CNG/ LPG KIT

I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/LPG kit and obtain necessary endorsement in the Policy.

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings(which are also available on the Company website i.e. www.zurichkotak.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

Car Secure - OD Only UIN:IRDAN152RP0012V03201920

PUC DECLARATION

This policy has been issued subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate disclosed to our representative / declared by You prior to commencement of risk under this policy and further undertaking to renew and maintain a valid PUC throughout the duration of the Policy.

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 trails (g) Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words "hire or reward".

DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor vehicles Rules 1989.

SPECIAL CONDITIONS

1. Depreciation covers only the depreciation on the replaced parts.
2. Previous policy document is required at the time of claim verification.
3. All type of pre – existing damages or cost of repair of such damage will be excluded at the time of claim settlement.

NO CLAIM BONUS SCALE

Number of Claims	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

*No Claim Bonus (NCB) is subject to no claim on the previous policy. Benefits under the policy will be forfeited if claim is/was made in previous policy. Please contact our Customer Care team in case of wrong NCB % mentioned.

IMPORTANT NOTICE

Subject to I.M.T. Endt.Nos. & Memorandum GR27, 7 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

TAX DETAILS

Service Tax/GST Registration No.	1 9 A A F C K 7 0 1 6 C 1 Z Q	Category	: General Insurance Services
SAC Code	997134	Description	Motor Vehicle Insurance Services
Invoice Number	5168937500		

DECLARATION

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.

In Witness whereof this Policy has been signed for and behalf of White House Office Space No 2B(1) 2Nd Floor 119 Kolkata West Bengal 700016. at Mumbai this 20 day of November of 2024

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/98/2024/Validity Period Dt. 24/09/2024 To Dt. 31/12/2026 (O/w.No. 4576)/Date: 23/09/2024).

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Car Secure - OD Only UIN:IRDAN152RP0012V03201920

CUSTOMER INFORMATION SHEET

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

SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number																																	
1	Product Name	Car Secure - OD Only																																		
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0012V03201920																																		
3	Structure	<ul style="list-style-type: none">State basis of Sum/Limit Insured<ul style="list-style-type: none">IndemnityFixed Benefit																																		
4	Interests Insured	Car Secure - OD Only is designed to provide insurance cover to Private Car Vehicles																																		
5	Sum Insured / Motor Insured Declared Value Scope	<p>The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.</p> <p>The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation.</p> <table><tr><th>Section</th><th>Coverage</th><th>Sum Insured</th></tr><tr><td>Section I</td><td>Loss of Or Damage to The Vehicle Insured</td><td>Refer below table</td></tr></table> <table><tr><td>Insured Declared Value (IDV) of the Vehicle (INR)</td><td>INR 1200000</td></tr><tr><td>Non - Electrical Accessories fitted to the vehicle (INR)</td><td>INR 0</td></tr><tr><td>Electrical & Electronic Accessories fitted to the vehicle (INR)</td><td>INR 0</td></tr><tr><td>Trailer (INR)</td><td>INR 0</td></tr><tr><td>CNG / LPG Kit (INR)</td><td>INR 0</td></tr><tr><td>Total Value of the Vehicle (INR)</td><td>INR 1200000</td></tr></table> <p>Total Loss/ Constructive Total Loss The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <p>a. For total loss / constructive total loss/cash-loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.</p> <p>b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss/cash-loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.</p> <p>c. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck i.e. a 'total loss' or 'write-off' the Company shall grant the Policyholder the option to retain the wreck and accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the insured).</p> <p>d. In the event of a 'cash-loss' settlement, the Company is entitled to cancel the Own Damage insurance effective the date of damage. Additionally, the Company can cancel the statutory Motor Third Party Liability insurance policy after requiring the insured to either cancel the road registration of the wreck and submit documentary evidence in original thereof or alternatively evidence in original a statutory Motor Third Party liability insurance policy covering the wreck effective the date of damage.</p> <p>The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.</p> <p>Illustration of IDV Calculation IDV of the vehicle is calculated on ex-showroom price less depreciation depending on the age of the vehicle.</p> <table><tr><th colspan="4">Example: Ex-showroom price of the vehicle is INR 10,00,000.</th></tr><tr><th>Age of vehicle</th><td>1 Year</td><td>2 Years</td><td>3 Years</td></tr><tr><th>Depreciation %</th><td>15%</td><td>20%</td><td>30%</td></tr><tr><th>IDV</th><td>INR 8,50,000</td><td>INR 8,00,000</td><td>INR 7,00,000</td></tr></table> <p>Note: The above Illustration is as per the depreciation slabs mentioned in the policy wording for the age of the</p>	Section	Coverage	Sum Insured	Section I	Loss of Or Damage to The Vehicle Insured	Refer below table	Insured Declared Value (IDV) of the Vehicle (INR)	INR 1200000	Non - Electrical Accessories fitted to the vehicle (INR)	INR 0	Electrical & Electronic Accessories fitted to the vehicle (INR)	INR 0	Trailer (INR)	INR 0	CNG / LPG Kit (INR)	INR 0	Total Value of the Vehicle (INR)	INR 1200000	Example: Ex-showroom price of the vehicle is INR 10,00,000.				Age of vehicle	1 Year	2 Years	3 Years	Depreciation %	15%	20%	30%	IDV	INR 8,50,000	INR 8,00,000	INR 7,00,000
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IDV	INR 8,50,000	INR 8,00,000	INR 7,00,000																																	

		vehicle.				
6	Policy Coverage	The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule.			Policy Wordings - Section I	
		Section I: Loss of Or Damage to The Vehicle Insured Cover for any Partial or Total Loss or Damage to the vehicle due to natural calamities such as - Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost landslide, rockslide etc. Or man - made calamities such as burglary, theft, riot, strike, malicious act, accidental external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift elevator or air, etc.				
7	Add-on Cover	S.No	Add-on Name and Description	UIN	Sum Insured	Add-on Wording
		1	Depreciation Cover Description: Covers for depreciation in case of parts replaced on account of damage to the Insured vehicle and/or to its accessories, arising out of any peril covered under Section I of the Policy	UIN:IRDAN152RP0012V03201920/A0014V01201920	1200000	
		2	Consumables cover Description: Cover is provided for expenses incurred by the Insured in respect of Consumable Items in the event of damage to the Insured vehicle and/or to its accessories, arising out of any peril as covered under the Policy.	UIN:IRDAN152RP0012V03201920/A0015V01201920	1200000	
		3	Engine Protect Description: Cover is provided to indemnify the Insured for expenses incurred in repair or replacement of Engine Parts, Differential Parts and Gear Box Parts which becomes necessary due to Consequential Damage arising out of water ingress/leakage of lubricating oil which directly cause loss or damage to the aforesaid parts.	UIN:IRDAN152RP0012V03201920/A0016V01201920	1200000	
		4	Road Side Assistance Description: Cover is Provided for following: a.Towing due to an accident or breakdown b.Battery jump start c.Arrangement/ Supply of fuel: d.Emptying of fuel tank e.Flat Tyre(s) f.Breakdown support over phone g.Taxi Benefits h.Arrangement of keys i.Message Relay Minor Repairs	UIN:IRDAN152RP0012V03201920/A0018V01201920	0	
		5	Loss of Personal Belongings Description: Cover is provided to pay for the loss or damage to You and Your Family member's personal belongings caused by perils mentioned under section 1 of the Comprehensive policy while personal belongings are in the vehicle at the time of loss or damage to the vehicle.	UIN:IRDAN152RP0012V03201920/A0019V01201920	10000	
		6	Key Replacement Description: Cover is provided to indemnify the Insured, the cost of repair / replacement of Insured Vehicle key(s), including labor cost, in case key(s) of Insured Vehicle are lost / stolen or damaged.	UIN:IRDAN152RP0012V03201920/A0020V01201920	25000	
8	Loss Participation	Deductible <div>Car Secure - OD Only UIN:IRDAN152RP0012V03201920</div> <div>Compulsory Deductible: INR 2000</div>				

		Voluntary Deductible: INR 0
		Voluntary Deductible for Depreciation Cover: INR 0
		Total Deductible: INR 2000

9	Exclusions	<p>GENERAL EXCEPTIONS (Applicable to all Sections of the Policy) The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; Any claim arising out of any contractual liability; Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ol style="list-style-type: none"> Being used otherwise than in accordance with the 'Limitations as to Use'. Or Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. <ol style="list-style-type: none"> Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. <p>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</p>	Policy Wordings - General Exclusions (Applicable to all Sections of the Policy)
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10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> <p>Explain obligations of the Policyholder</p> <p>•The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.</p> <p>•The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.</p>	Policy Wording - Conditions				
11	Admissibility of Claim	<p>1. The OD Only policy is issued on the basis of the Third Party (TP) policy details as submitted and declared by the proposer. The benefits under the policy shall stand forfeited and the policy shall be void ab-initio if this information is found to be incorrect.</p> <p>2. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require.</p> <p>3. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</p> <p>4. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier).</p> <p>• Sample claim calculation process</p> <p>Mr. ABC has Motor OD policy and met with an accident. The claim amount for this vehicle will be calculated as below:</p> <table><tr><th>Details</th><th>Amount (INR)</th></tr><tr><td>Vehicle Repair Cost</td><td>50,000</td></tr></table> <p>Car Secure – OD Only UIN:IRDAN152RP0012V05201920</p>	Details	Amount (INR)	Vehicle Repair Cost	50,000	Policy Wording - Conditions
Details	Amount (INR)						
Vehicle Repair Cost	50,000						

		<table><tr><td>Amount assessed by surveyor</td><td>48,000</td></tr><tr><td>Depreciation applicable (Part Depreciation: Metal as per age, plastic 50%, Glass nil)</td><td>5,000</td></tr><tr><td>Compulsory deductible</td><td>1,000</td></tr><tr><td>Total Claim payable</td><td>42,000</td></tr></table> <p>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions</p>	Amount assessed by surveyor	48,000	Depreciation applicable (Part Depreciation: Metal as per age, plastic 50%, Glass nil)	5,000	Compulsory deductible	1,000	Total Claim payable	42,000							
Amount assessed by surveyor	48,000																
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Compulsory deductible	1,000																
Total Claim payable	42,000																
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none">Toll free / IVRS number of the insurer : 1800 266 4545 (8 AM TO 8 PM)Website / Email: www.zurichkotak.com/ care@zurichkotak.comDetails of designated company officials to be contacted in time of claim: zkgi.motorclaimservices@zurichkotak.com <p>Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim</p> <p>In case of cashless process, please follow the below mentioned process</p> <ul style="list-style-type: none">Call our 12 hours helpline with details of accident and policy/cover note number.Once the claim is registered, the customer support executive will provide you with a Claim Reference Number.You will need to submit relevant documents to us such as - Driving license, RC copy, Policy copy etc. in accordance with the Policy terms and conditions.We will arrange for an inspection in<ul style="list-style-type: none">- 24 hours, if a claim is reported on a working day- Next working day, if a claim is reported on Sunday or Public holidayOn cashless facility confirmation, the vehicle would be repaired at a cashless garage and the payment would be made directly to the garage.You will only have to pay the deductible as mentioned in the policy and the depreciation value, salvage etc. as informed by the surveyor. <p>In case of reimbursement process, you will have to submit documents to Zurich Kotak General Insurance Company Ltd., and we will make the payment within 7 days of completion of documentation. The detailed list of documents required is mentioned in the claims form which can be downloaded from our website www.zurichkotak.com.</p> <p>• Turn Around Time (TAT) for claims settlement</p> <table><tr><td>Appointment of surveyor</td><td>Immediate after intimation</td></tr><tr><td>Survey report submission</td><td>15 days</td></tr><tr><td>Claims concluded by the insurer</td><td>within 7 days after receipt of final survey report</td></tr><tr><td>Settlement of claims</td><td>Within 7 days after receipt of final survey report and/or the last relevant and necessary document as the case may be</td></tr></table> <p>• Escalation Matrix when TAT is not satisfied</p> <table><tr><td>Level 1</td><td>regional.motorclaims@zurichkotak.com</td></tr><tr><td>Level 2</td><td>zonal.motorclaims@zurichkotak.com</td></tr><tr><td>Level 3</td><td>head.motorclaims@zurichkotak.com</td></tr></table>	Appointment of surveyor	Immediate after intimation	Survey report submission	15 days	Claims concluded by the insurer	within 7 days after receipt of final survey report	Settlement of claims	Within 7 days after receipt of final survey report and/or the last relevant and necessary document as the case may be	Level 1	regional.motorclaims@zurichkotak.com	Level 2	zonal.motorclaims@zurichkotak.com	Level 3	head.motorclaims@zurichkotak.com	
Appointment of surveyor	Immediate after intimation																
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Level 2	zonal.motorclaims@zurichkotak.com																
Level 3	head.motorclaims@zurichkotak.com																
13	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at care@zurichkotak.com. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com/ chiefgrievanceofficer@zurichkotak.com.</p> <p>However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: https://bimabharosa.irdai.gov.in.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance.</p> <p>The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com</p>	Policy Wording - Grievance Redressal														
14	Obligations of the Policyholder/	<ul style="list-style-type: none">To disclose all information correctly sought by the insurer at time of filling the proposal formIn case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately															

- Non-disclosure of material information may affect the claim settlement.
- Disclosure of other material information during the policy period.

("Material Information" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk such as Purpose of the Vehicle, Usage of the Vehicle, Claim details (accident date, spot of accident, damaged parts etc.), details of vehicle, NCB details etc.)

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place

Date

Signature of the Policy Holder

Note:

- Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail

Car Secure - OD Only UIN:IRDAN152RP0012V03201920

Transcript cum Proposal Form - Car Secure - OD Only

Important Information For The Insured:

1. This is a transcript of the details declared by you on the e-proposal and shall be the basis of underwriting of the policy. Request you to carefully review the complete information provided under this transcript and get back to us within 15 days of issuance of this document, in case there is any discrepancy found.
2. The policy is subject to receipt of complete premium and the risk under the Policy shall commence only from the date as specified in the policy schedule.
3. This document has to be read in conjunction with the policy schedule/document.
4. Refund, if any, with regard to the premium paid, would be processed in the same source / account (net banking / credit card / debit card) from where the premium payment has been originally made subject to policy terms and conditions.
5. The policy is subject to the underwriting guidelines of the Company and the details as declared by the Insured under the e-proposal.
6. Online premium payment should be made by the policyholder himself. No third party payment should be made using this mode of payment.
7. The Policyholder/ Insured has fully understood the terms and conditions of the Policy including all the features available thereunder.

Proposal for : Rollover Policy

16,341.00 Premium Amount (Inclusive of all applicable Taxes)

Type of cover: OD Only

Registration No.	Invoice Date (For New Vehicle)	Vehicle Make/Model/Variant	Type Of Body	Cubic Capacity/KW	Fuel Type
BR02BN8015	27/11/2023	MAHINDRA /SCORPIO/CLASSIC S MT 7S		2184	Diesel

Year of Manufacture	Insured Declared Value (IDV)	Engine Number	Chassis Number
2023	1200000	YSP4K40554	MA1TA2YS2P 2K26363

Special conditions :

PROPOSER / OWNER'S DETAILS

1. Title and Name of the Insured:	Mr. Karmveer Kumar				
2. Insured Permanent Address*	C O SHYAM BIHARI SINGH BISHANUPURA PATNA District: PATNA 800111 BIHAR(10), India				
If Correspondence Address different from Permanent Address,please provide*:	BISHANUPURA ,BISHANUPURA PATNA Patna - 800111 District: PATNA BIHAR, India				
3.Phone		4.Mobile *	6203920062	5.Email ID*	KARMVEER9060@GMAIL.COM
6.Gender		7.Date Of Birth *		8.Nationality	Indian Resident
9.Marital Status		10.Occupation		11.Profession	Others

Proposal Date & Time: 20/11/2024 11:43

Policy Start Date: 21/11/2024 00:00

Policy Expiry Date: 20/11/2025 at midnight

Limitation as to use (Private Car): 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 trails (g)Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward.

Driver's Clauses: Any person including insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicle Rules, 1989.

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STATUTORY WARNING PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)

- 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.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ₹ 1,000,000/-

VEHICLE DETAILS

Registration Authority and RTO Location	Date of Registration	CNG/LPG/Bi Fuel	Lease / Hire / Hypothecation (Name and address of concerned parties)	Color of Vehicle	Seating Capacity
GAYA	27/11/2023	Diesel	MAHINDRA & MAHINDRA FINANCE SERVICES LTD PATNA		7

*Insured Declared Value of the Vehicle (in INR)	*Non - Electrical Accessories fitted to the Vehicle (in INR)	*Electrical & Electronic Accessories fitted to the Vehicle (in INR)	*Trailer (in INR)	*CNG / LPG Kit (in INR)	*Total Value (in INR)
1200000	0	0	0	0	12,00,000

PUC - NO

OPTIONAL ADD-ON COVERS

1. <input checked="" type="checkbox"/> Depreciation Cover#	2. <input checked="" type="checkbox"/> Engine Protect	#If Depreciation cover is selected: Voluntary Deductible opted under the "Depreciation Cover", which would be applied over and above the Compulsory Deductible? No
3. <input type="checkbox"/> Return to Invoice	4. <input checked="" type="checkbox"/> Consumable Cover	
5. <input checked="" type="checkbox"/> Road Side Assistance	6. <input checked="" type="checkbox"/> Key Replacement Sum Insured 25000	
7. <input checked="" type="checkbox"/> Loss of Personal Belongings Sum Insured 10000	8. <input type="checkbox"/> Tyre Cover	
9. <input type="checkbox"/> Daily Car Allowance	10. <input type="checkbox"/> NCB Protect	
11. <input type="checkbox"/> Meter (Switch On/ Switch Off) Cover	12. <input type="checkbox"/> Additional Towing Charges	
13. <input type="checkbox"/> Battery Protect Cover	14. <input type="checkbox"/> Clutch Protect	

PREVIOUS INSURANCE DETAILS

1. Name and Address of Previous Insurer	TATAAIG-NA		
2. Previous Policy Type	1+3	3. Previous Policy Number	62022108680000
4. Existing bonus	0	%	
5. Period of Insurance	21/11/2023	To	20/11/2024
6. Details of claims taken in previous policy: No			
Whether you are entitled to No Claim Bonus? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> NO			

THIRD PARTY(TP) POLICY DETAILS (MANDATORY)

Name Of Insurer	TATA AIG GENERAL INSURANCE CO.LTD.
Policy Number	62022108680000
Policy Start Date	21/11/2023
Policy End Date	20/11/2026

* In case above mentioned information declared by the Insured is found to be incorrect, all benefits under the policy in respect of Section I shall stand forfeited and this policy shall be void ab- initio.

Policyholder declares that there shall be a valid Third Party liability cover for the above said vehicle at all times.

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DETAILS OF DEPRECIATION

Table 1: Schedule of depreciation for arriving at IDV:

The Insured's declared value (IDV) of the vehicle will be deemed to be the 'Sum insured' and it will be fixed at commencement of each policy period for each insured vehicle

Age of The Vehicle	% of Depreciation for fixing IDV	Age of The Vehicle	% of Depreciation for fixing IDV
Not exceeding 6 Months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%

Note: IDV of obsolete models of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an understanding between the insurer and the insured.

PAYMENT DETAILS

Payment Mode : PAYMENT AGGREGATOR

Payment Reference No : 21616122297

Payment Amount: 16,341.00

Payment/Transaction Date: 20/11/2024

Bank Details:

I confirm that the premium is paid out of my legitimate sources of fund and the Company has the right to call for documents to establish sources of funds. The Company has the right to cancel the policy in case I am/have been found guilty by any competent authority or court of law of violating any law/regulation.

Intermediary Code: 3601770000

As verified using OTP sent on mobile number ending with 0062 on 20/11/2024 or as submitted by you in the physical proposal form.

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TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN		Name :	Zurich Kotak General Insurance Company (India) Limited
Customer ID	1018158545	GSTIN :	19AAFCK7016C1ZQ
Customer Name	KARMVEER KUMAR	Pan Number :	AAFCK7016C
Email ID	KARMVEER9060@GMAIL.COM	CIN:	U66000MH2014PLC260291
Contact No	6203920062	Address:	White HouseOffice Space No 2B(1)2Nd Floor 119Kolkata West Bengal 700016.
Address	BISHANUPURA ,BISHANUPURA PATNA, PATNA, 800111, BIHAR, India	Date of Invoice	20/11/2024
IMD Code	3601770000	Invoice No	5168937500
Receipt No	1202501365898	Proposal No	202411200047228
		Partner Application No	
State Code	10	State Code:	19
Place Of Supply Name	BIHAR - 10	State Name	WEST BENGAL
		IRN	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	IGST Rate	IGST Amt (Rs.)
Motor Vehicle Insurance Services	997134	13847.97	13847.97	18%	2,492.63
Total		13847.97	13847.97		2492.63
Total Invoice Value (In Figure)					16,341.00
Total Invoice Value (In Words)				Sixteen Thousand Three Hundred Forty One	
Whether Tax Payable on a Reverse Basis or Not					No

For : Zurich Kotak General Insurance Company (India) Limited

Authorized Signatory

"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."

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