

  
**General Insurance Company Ltd.**  
 DEVELOPMENT HOUSE, 24 Park Street , Kolkata -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 : 09/11/2024

**To,**  
**Ms RABINDRA SHARMA**  
**NOAPARA L ,HABULNNAGAR GANGANAGAR**  
**P O GANGANAR**  
**NORTH 24 PARGANAS**  
**WEST BENGAL 700132**  
**Mobile:9831957802**



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. P0025400018/4103/101486, which has been issued based on the details furnished to us as below:

Insured & Vehicle Details	
Name of Insured	Ms RABINDRA SHARMA
Period of Insurance	11/11/2024 TO 10/11/2025
Vehicle Make/Model	TATA / LPT 3118 TC
RTO	BARASAT
Vehicle Registration No.	WB - 15 - B - 7617
Vehicle Registration Date	18/10/2012
Engine No.	21F63268725
Chassis No.	MAT466420C3F16909
<b>Reason for not opting PA Cover of Owner Driver :</b>	
<b>1) Own multiple vehicles and have opted for PA to Owner Driver cover in the another vehicle insurance policy</b>	
Previous Policy Details	
Previous Policy No	150122223340023578
Previous Policy Period	11/11/2023 TO 10/11/2024
Previous Year NCB%	20
Previous Insurer Name	RELIANCE GENERAL INSURANCE CO.LTD.
Previous Policy Type	Package

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@magma-hdi.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.

Policy Number : P0025400018/4103/101486

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.**

A handwritten signature in blue ink, reading "Mayank Tanti". The signature is written in a cursive style with a horizontal line underneath the name.

Authorised Signatory



DEVELOPMENT HOUSE, 24 Park Street, Kolkata - 700016  
In case of any query, assistance or claims, please contact us at 1800 266 3202  
UIN: IRDAN149RP0006V02201213

**COMMERCIAL VEHICLE CLASS (GCV) PACKAGE POLICY  
CERTIFICATE OF INSURANCE CUM SCHEDULE / TAX INVOICE**

Policy Servicing Office	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET, KOLKATA - 700016, WEST BENGAL, PH: (1800) 2663202
Policy No Insured Address	P0025400018/4103/101486 Ms RABINDRA SHARMA NOAPARA L, HABULNAGAR GANGANAGAR P O GANGANAR NORTH 24 PARGANAS WEST BENGAL 700132 Mobile: 9831957802 9831957802 BHAGATASHISH540@GMAIL.COM Unregistered
Contact Number Email ID: GST Number	Period Of Insurance 00:00 Hrs of 11/11/2024 To Midnight of 10/11/2025 BRC0000519 9109447500 info.certigoinsurance@gmail.com Agent No.: Agent Contact No.: Email ID:

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION									
Registration Mark & No. & RTA Location	Trolley Serial ID	Trolley Chassis No.	Year of Manufacture	Engine No.	Chassis No.	Make/Model/Type of Body	GVW	POLICY CLASS	SEATING CAPACITY
WB 15 B 7617 / BARASAT			2012	21F63268725	MAT466420C3F16909	TATA LPT 3118 TC/TRUCK	35000	A1 GCV Public Carriers other than 3 wheelers	3

IDV (INSURED'S DECLARED VALUE)							
IDV of Chassis ₹	IDV of Body ₹	Trailers ₹	Non Electrical Accessories ₹	Electrical/electronic Accessories ₹	Bi-Fuel kit(LPG/CNG) ₹	Other accessories ₹	Total Value ₹
1080000	0	0	0	0	0/0	0	1080000

OWN DAMAGE(A)		₹	LIABILITY(B)		₹
Basic - OD		2,577.96	Basic - TP		43,950.00
Loss/damage to lamps/tyres/mud guards etc. - IMT-23		386.69	Under WC act-Driver/cleaner/employees-IMT 28		150.00
<b>Sub Total</b>		<b>2,964.65</b>	<b>Sub Total</b>		<b>44,100.00</b>

<b>Less:</b>		
No claim bonus 25%		741.16
<b>Sub-Total Deductions</b>		<b>741.16</b>
<b>Total Own Damage Premium(A)</b>		<b>2,223.00</b>
CGST @ 9%		200.07
SGST @ 9%		200.07

<b>Total Liability Premium(B)</b>		<b>44,100.00</b>
<b>GST on TP Premium</b>		
CGST @ 6%		2,637.00
SGST @ 6%		2,637.00
<b>GST on Other Liability Premium</b>		
CGST @ 9%		13.50
SGST @ 9%		13.50

<b>Premium Computation</b>		
<b>Total Package Premium(A+B)</b>		<b>46,323.00</b>
<b>TOTAL CGST</b>		<b>2,850.57</b>
<b>TOTAL SGST</b>		<b>2,850.57</b>
<b>TOTAL</b>		<b>52,024.00</b>

**LIMITATIONS AS TO USE - The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988.**  
The Policy does not cover use for a) Organised racing, b) Pace Making, c) Reliability Trials, d) Speed Testing, e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for Passenger Carrying Vehicles).

Persons or classes of persons entitled to drive:	Any person including Insured:
Goods carriage	Provided that the 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.
Non-transport Vehicles	Provided that the 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.

LIMITS OF LIABILITY					
<b>Under Section I</b>	Excess in respect of each and every claim under Sec I of motor policy Compulsory : Rs. 1500/- Voluntary : Rs. 0/- Imposed : Rs. 0/- Total : Rs. 1500/-	<b>Under Section II-I (i)</b>	In respect of any one accident -- As per Motor Vehicle Act	<b>Under Section II-II (ii)</b>	Damage to Third Party Property Rs. 750000/- In respect of any one claim or series of claims arising out of one event.
<b>Under Section III:</b>	PA Owner - Driver as per premium computation table				

Subject to I.M.T Endorsement Nos. IMT 21, IMT 23, IMT 28

**Pollution Under Control(PUC)**  
Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate at the time of issuance of policy.

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M.V. Act, 1988.

**Premium Collection Details :-** [Collection No - Receipt Date - Amount] : P/400018/25/100646792- 09/11/2024, ₹ 52024

**Premium Amount in Word's (₹) :-** Fifty-Two Thousand Twenty-Four Only

**In case of Claims, please contact us at 1800 266 3202**

Date of Issue : 09/11/2024  
Place : Kolkata  
Consolidated Stamp Duty on the issue of General Insurance Policies Paid vide G.O No. 1289, dated 09.08.2024

GST Number of MHDI - 19AAGCM1685C1ZG  
GST Invoice Number - POL1911250001085  
GST Invoice Date - 09/11/2024  
Accounting Code for Service - 997134, Motor vehicle insurance services

Place of Supply: WEST BENGAL ( 19 )

Whether Tax is payable on Reverse Charge - No

UIN : IRDAN149RP0006V02201213  
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 21st March 2020 issued from Central 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**

For Maqma HDI General Insurance Co. Ltd.




*Mayank Tanish*

Authorised Signatory

CUSTOMER INFORMATION SHEET

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

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)																																																																																															
1	Product Name	COMMERCIAL VEHICLE CLASS (GCV) PACKAGE POLICY																																																																																															
2	Policy Number	P0025400018/4103/101486																																																																																															
3	Unique Identification Number (UIN) allotted by IRDA	UIN: IRDAN149RP0006V02201213																																																																																															
4	Structure	Indemnity																																																																																															
5	Interests Insured	Vehicle Third Party liability Third party property Damage																																																																																															
6	Sum Insured / Motor Insured Declared Value Scope	Vehicle Total IDV: 1080000 *IDV illustration as shown in the CIS																																																																																															
7	Policy Coverage	As mentioned in policy schedule Cover for Lamps Tyres and Tubes etc - IMT23 LL to Paid Driver IMT 28 Basic - OD Basic - TP Damage to Third Party Property Rs. 750000																																																																																															
8	Add-on Cover																																																																																																
9	Loss Participation	We will not pay the amount mentioned as deductible in the policy.																																																																																															
10	Exclusions	GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)  Each vehicle should be used only for the purposes listed in the RC. We won't cover any loss, damage, or liability if the vehicle is used for other purposes or driven by someone who isn't an approved driver. Check the driver's clause for details. Nuclear radiation related damages are not covered We won't cover any accidental loss, damage, or liability related to war, invasion, civil unrest, and you will need to prove your claim is unrelated to these issues to receive payment.																																																																																															
11	Special Conditions and Warranties (if any)	CONDITIONS  Please read the policy wording and the policy schedule together. The words and expressions mean the same whether it appears in either of the document. •Immediately inform us if the insured vehicle meets with an accident or there is a situation for which you would want to claim. Be transparent and submit all communications that you may receive from a third party. If you suspect any legal action related to your claim do inform us in advance •We will manage the claim process on your behalf. Do provide any information that we may need •We can either repair, replace, or pay the cash value for the vehicle or its parts. The amount we will pay is limited to: (a) For a total loss: the vehicle's Insured Declared Value (IDV) minus the value of the wreck. (b) For partial losses: the reasonable repair or replacement costs, minus depreciation. •Please maintain and protect the vehicle. Leaving it unattended after a break down or using in damaged condition can cause further damage which will not be paid. We expect you will allow us to speak to the driver and your employees if required •This policy can be cancelled by you any time buy giving us a 7 days' notice in advance. We will refund the premium that you had paid after collecting short period charges. In the rare event, if required we can also cancel the policy but by sending a 7 days' notice. We will refund the premium after deducting the amount for the period your policy was active. •If you will try to claim under other polices for the same incident, we will share the cost proportionately •You and the other party can agree to resolve any disputes about this policy through arbitration, following the rules of the Arbitration and Conciliation Act, 1996. (This doesn't apply to retail customers.) •You must follow all the terms and conditions and provide truthful information in the proposal form. If not followed the Company is not obligated to make any payments. •If you are the only person insured by the policy and you pass away, the policy won't end right away. It will remain active for three months from the date of your death, or until it expires, whichever comes first. During this time, your legal heirs can either transfer the policy to their name or get a new one for the vehicle. They need to apply within the three-month period and provide: a) The Insured's Death Certificate b) Proof of ownership of the vehicle c) The original Policy																																																																																															
12	Admissibility of Claim	•You need to inform us in writing as soon as an accident or loss happens. •We must have a chance to inspect the damaged vehicle before any repairs are started. •If your vehicle meets with an accident or gets damaged, do not drive it in the same condition to avoid further damage. Also, don't leave it unattended without securing it adequately to prevent further loss.  INDICATIVE LIST OF DOCUMENTS REQUIRED FOR CLAIM SETTLEMENT Accident Claims •Duly signed claim form •Registration Certificate* of the vehicle •Driving license* of the driver at the time of accident •Police panchanama / FIR, if accident reported to the police •Original estimate of repairs •KYC documents •Fitness certificate of the vehicle (for commercial vehicles) •Road permit of the vehicle (for commercial vehicles) •Goods receipt/ Lorry Receipt of the vehicle (for commercial vehicles) •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 vehicle 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  if 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 of the Survey Report or any additional reports, following the IRDAI Regulations 2017 and any updates to these regulations. <table><tr><th colspan="5">Sample Claim Calculation Process for Motor Repair Loss</th></tr><tr><th colspan="5"></th></tr><tr><th>Parts Allowed</th><th>Price (P)</th><th>Tax (T)</th><th>*Depreciation (D)</th><th>Total Assessed Value (V)</th></tr><tr><td>Replaced Parts M</td><td>A1</td><td>B1</td><td>D1</td><td>M1=A1+B1-D1</td></tr><tr><td>Replaced Parts R</td><td>A2</td><td>B2</td><td>D2</td><td>M2=A2+B2-D2</td></tr><tr><td>Replaced Parts G</td><td>A3</td><td>B3</td><td>D3</td><td>M3=A3+B3-D3</td></tr><tr><td colspan="3">Total Parts Cost</td><td colspan="2">M = M1+M2+M3</td></tr><tr><th colspan="5"></th></tr><tr><th>Labour Allowed</th><th>Price (P)</th><th>Tax (T)</th><th>*Depreciation (D)</th><th>Total Assessed Value (V)</th></tr><tr><td>Labour 1</td><td>a1</td><td>b1</td><td>d1</td><td>L1=a1+b1-d1</td></tr><tr><td>Labour 2</td><td>a2</td><td>b2</td><td>d2</td><td>L2=a2+b2-d2</td></tr><tr><td>Labour 3</td><td>a3</td><td>b3</td><td>d3</td><td>L3=a3+b3-d3</td></tr><tr><td colspan="3">Total Labour Cost</td><td colspan="2">L = L1+L2+L3</td></tr><tr><th colspan="5"></th></tr><tr><td colspan="2">Compulsory Policy Excess</td><td colspan="2">As per Policy</td><td>C</td></tr><tr><td colspan="2">Voluntary Policy Excess</td><td colspan="2">As opted by Insured</td><td>V</td></tr><tr><td colspan="2">Spot Repair / Towing Charge</td><td colspan="2">As per policy Section 1. Point 3, 4</td><td>T</td></tr><tr><td colspan="4"></td><td></td></tr><tr><td colspan="3">Total Insurer Liability</td><td colspan="2">Total Liability = M+L+T-C-V</td></tr></table> •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 from you. We'll handle the disposal ourselves. If you want to keep the salvage, we'll subtract its value from your total claim and pay you the rest.	Sample Claim Calculation Process for Motor Repair Loss										Parts Allowed	Price (P)	Tax (T)	*Depreciation (D)	Total Assessed Value (V)	Replaced Parts M	A1	B1	D1	M1=A1+B1-D1	Replaced Parts R	A2	B2	D2	M2=A2+B2-D2	Replaced Parts G	A3	B3	D3	M3=A3+B3-D3	Total Parts 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	Total Labour Cost			L = L1+L2+L3							Compulsory Policy Excess		As per Policy		C	Voluntary Policy Excess		As opted by Insured		V	Spot Repair / Towing Charge		As per policy Section 1. Point 3, 4		T						Total Insurer Liability			Total Liability = M+L+T-C-V	
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		Here's how you can reach us: our helpline is available 24/7. Feel free to contact us whenever you need!	Toll Free No- 1800 266 3202																																																																																														

13	Policy Servicing - Claim Intimation and Processing	<table><tr><td>Website</td><td><a href="https://www.magmahdi.com/">https://www.magmahdi.com/</a></td></tr><tr><td>Email</td><td><a href="mailto:customercare@magma-hdi.co.in">customercare@magma-hdi.co.in</a></td></tr><tr><td></td><td>Chat with us at <a href="http://www.magmahdi.com">www.magmahdi.com</a> Or WhatsApp on 7208976789</td></tr><tr><td>For Senior Citizens</td><td><a href="mailto:Namaskar@magma-hdi.co.in">Namaskar@magma-hdi.co.in</a></td></tr><tr><td>Social media</td><td>Facebook and LinkedIn</td></tr></table> <p>Office Address: To know your nearest branch visit <a href="http://www.magmahdi.com">www.magmahdi.com</a> &gt;&gt; Contact Us &gt;&gt; Locate Us <a href="https://www.magmahdi.com/more/contact-us?f=b">https://www.magmahdi.com/more/contact-us?f=b</a>.</p>	Website	<a href="https://www.magmahdi.com/">https://www.magmahdi.com/</a>	Email	<a href="mailto:customercare@magma-hdi.co.in">customercare@magma-hdi.co.in</a>		Chat with us at <a href="http://www.magmahdi.com">www.magmahdi.com</a> Or WhatsApp on 7208976789	For Senior Citizens	<a href="mailto:Namaskar@magma-hdi.co.in">Namaskar@magma-hdi.co.in</a>	Social media	Facebook and LinkedIn
Website	<a href="https://www.magmahdi.com/">https://www.magmahdi.com/</a>											
Email	<a href="mailto:customercare@magma-hdi.co.in">customercare@magma-hdi.co.in</a>											
	Chat with us at <a href="http://www.magmahdi.com">www.magmahdi.com</a> Or WhatsApp on 7208976789											
For Senior Citizens	<a href="mailto:Namaskar@magma-hdi.co.in">Namaskar@magma-hdi.co.in</a>											
Social media	Facebook and LinkedIn											
14	Grievances Redressal and Policyholders Protection	<p>For redressal of grievance you may contact:</p> <p>Level 1: Grievance Redressal Officers at our branches available at <a href="http://www.magmahdi.com">www.magmahdi.com</a> &gt;&gt; Contact Us &gt;&gt; Grievance Redressal <a href="https://www.magmahdi.com/documents/d/magma-hdi/branch-grievance-officer-list">https://www.magmahdi.com/documents/d/magma-hdi/branch-grievance-officer-list</a></p> <p>Level 2: <a href="mailto:gro@magma-hdi.co.in">gro@magma-hdi.co.in</a></p> <p>Level 3: Raise a complaint with the Insurance Regulatory and Development Authority (IRDAI) Call us on our toll-free number 1800 266 3202 To register complaint online log on to <a href="http://www.bimabharosa.irdai.gov.in">www.bimabharosa.irdai.gov.in</a></p> <p>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</p> <p>To know the guidelines, log on to <a href="http://www.cioins.co.in/About">www.cioins.co.in/About</a></p> <p>To check list of Insurance Ombudsman Offices, log on to <a href="http://www.cioins.co.in/Ombudsman">www.cioins.co.in/Ombudsman</a></p> <p>To know about our policy on Protection of Policy Holder's Interest log on to <a href="http://www.magmahdi.com">www.magmahdi.com</a> &gt;&gt; Legal &gt;&gt; Protection Of Policyholder's Interest Policy</p>										
15	Obligation of Policyholder	<p>Your policy will be canceled if you omit any key information on the proposal form.</p> <p>If you need to update or change any important information about your policy, please contact our Customer Service at 1800 266 3202 or email us at <a href="mailto:customercare@magma-hdi.co.in">customercare@magma-hdi.co.in</a>.</p>										
<p>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</p> <p>Constructive Total Loss (CTL): A vehicle is considered CTL if the aggregate cost of retrieval or repair exceeds 75% of its IDV. No further depreciation is applied for TL/CTL claims</p> <p style="text-align: center;"><b><u>Declaration by the Policy Holder</u></b></p> <p><input checked="" type="checkbox"/> I have read and confirm having noted the details.</p> <p>Place: <u>NORTH 24 PARGANAS</u></p> <p>Date: <u>09/11/2024</u></p> <p style="text-align: right;">(Signature of the Policyholder) Digital Acknowledgement Received.</p> <p>*For detailed policy terms and conditions please refer to the policy wordings available on <a href="http://www.magmahdi.com">www.magmahdi.com</a> or contact us on toll free number 1800 266 3202</p>												



**Magma HDI General Insurance Company Limited**  
**Toll Free Number 1800-266-3202**  
**Website - www.magmahdi.com**

Policy Issuing Office	4TH FLOOR, DEVELOPMENT HOUSE, 24 PARK STREET KOLKATA, WEST BENGAL, 700016	Policy Servicing Office	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET, KOLKATA - 700016, WEST BENGAL, PH: (1800) 2663202
Policy Number	P0025400018/4103/101486	Product Name	CommercialVehicleComprehensivePackagePolicy
Start Date & Time	11/11/2024 00:00	Expiry Date & Time	10/11/2025 23:59
Agent Name	CERTIGO INSURANCE BROKERS PRIVATE LIMITED	Agent Contact Number	9109447500
Policy Holder Name	RABINDRA SHARMA	Hypothecation	
Address of Insured Person	NOAPARA L, HABULNNAGAR GANGANAGAR P O GANGANAR NORTH 24 PARGANAS WEST BENGAL 700132 Mobile: 9831957802		

## Vehicle Detail

Vehicle RTO Location	Manufacturer	Model	Variant	Registration No	Engine Number	Chassis Number	Insured Declare Value
BARASAT	TATA	LPT 3118	TC	WB - 15 - B - 7617	21F63268725	MAT466420C3F16909	1080000

Add on Cover:

## Premium Details

<b>Net Premium (Rs.)</b>	46323
<b>GST @ 9% (Rs.)</b>	2850.57
<b>GST @ 9% (Rs.)</b>	2850.57
<b>Total Premium (Rs.)</b>	52024

Renew Your Policy on 11/11/2025 through  
 Our website: [www.magmahdi.com](http://www.magmahdi.com)  
 Email: [customercare@magma-hdi.co.in](mailto:customercare@magma-hdi.co.in)  
 Call us at: 1800 266 3202

How do you intimate an intimate claim?  
 Call us at: 1800 266 3202



General Insurance Company Ltd.

We at MAGMA HDI prefer receiving premium amount through cheque

No. CV/202411090173825

Helpline No : 1800 266 3202

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

Customer ID 20013961992

\*Proposal For: ☐ New Policy ☒ Roll- Over ☐ Renewal ☐ Endorsement

\*Coverage ☒ Comprehensive Package Cover ☐ Third Party Liability only Cover ☐ Third Party, fire & theft only Cover

Required: ☐ Third Party and Fire only Cover ☐ Third Party and Theft only Cover

\* Period of Insurance: 11/11/2024 Time: 00:00 ,To 10/11/2025

(Note: Cover shall not commence earlier than the date and time of acceptance of risk and/or issuance of cover note and subsequent to payment of premium)

Intermediary Code: BRG0000519

Intermediary Name: CERTIGO INSURANCE BROKERS PRIVATE LIMITED

**1. \*Proposer Details:**

1. Name (Registered Owner of the Vehicle): Ms RABINDRA SHARMA

PAN No: BKUPS0879J \*DOB: 01/07/1963 \*Gender: ☒ M ☐ F \*Occupation: Others \*Marital Status: ☐ Married

Bank Name Branch Name A/c Type- ☐ Saving ☐ Current

Account No. MICR

Nationality ☒ Indian ☐ Non-Indian If, Non-Indian, please specify the Country:

Are you or any of the proposal applicants PEPs\* or a close relative/associate of PEPs\*? ☐ YES ☒ NO

If yes, please share the details of "Politically Exposed Persons" (PEPs):

\* (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials

Type of Organization: (Applicable where an organization is the proposer. In case of proposer being Individual, Sole Proprietor or HUF, please select 'others' option)

☐ Corporations ☐ Government ☐ Non-Government organizations ☐ Society

☐ Trust ☐ Partnership / LLP ☐ Private Limited Company ☐ Co-operatives

☐ Public Limited Company ☒ others, please specify: Individual

**2. \*Address where Vehicle Registered and Based**

NOAPARA L, HABULNAGAR GANGANAGAR, P O GANGANAR, NORTH 24 PARGANAS, WEST BENGAL 700132, 9831957802, BHAGATASHISH540@GMAIL.COM ,Mobile:9831957802 Whatsapp Number:9831957802 ☒ Would you like to opt for Whatsapp notification

**GST Number** Unregistered

**3. \*Communication Address (For policy dispatch)**

NOAPARA L, HABULNAGAR GANGANAGAR, P O GANGANAR, NORTH 24 PARGANAS, WEST BENGAL 700132

**GST Number** Unregistered

**4. City where the vehicle will primarily be used:** NORTH 24 PARGANAS

**5. Have you previously insured this vehicle?** ☒ Yes ☐ No Policy No. 15012223340023578

If so, are you entitled to No Claim Bonus from your previous Insurer? ☒ Yes ☐ No

If Yes, Kindly indicate the percentage: ☐ 20% ☒ 25% ☐ 35% ☐ 45% ☐ 50% ☐ 55% ☐ 65%

I/We hereby declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring policy period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect, all benefits under the Policy in respect of Section1 of the Policy will stand forfeited.

**6. About the Motor Vehicle to be Insured**

Signature of Proposer

\*Vehicle Type: ☐ 2 Wheeler ☐ 3 Wheeler ☐ 4 Wheeler ☒ More than four wheels \*Vehicle Insured is: ☐ New ☒ Used

\*Make TATA

\*Model LPT 3118 TC

\*Year of Manufacture SEPTEMBER - 2012

\*CC/GVW 0

\*Registration No. WB - 15 - B - 7617 Å

Type of Body TRUCK

\*Engine No. 21F63268725

\*Chassis No MAT466420C3F16909

RTO where vehicle will be registered BARASAT

Date of Registration /Purchase 18/10/2012

Licensed Carrying Capacity (No of Passengers Including driver) 3

Colour of the vehicle

Vehicle Make (Indigenous or Imported) LPT 3118 TC

Speedometer reading as on date

\*Vehicle IDV ₹ 0

Trailer(s) Identification No. 1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

Note: Either Registration no or Engine and Chassis Number is mandatory

\*Vehicle Rate Under: ☐ Zone -A ☐ Zone -B ☒ Zone -C

\*Fuel Used: ☐ Petrol ☒ Diesel ☐ Bi Fuel ☐ LPG/CNG ☐ Electric ☐ Hybrid ☐ Others (please specify)

\*Purpose of Use: ☐ Good Carrying (Private Carrier) ☐ Passenger Carrying (Private carrier) ☒ Good Carrying (Public Carrier) ☐ Others (Please specify)

Proposed usage of the vehicle? (Applicable only to passenger carrying vehicles with seating capacity not exceeding 6)

☐ Driven by the owner(s) only, ☐ Driven by the owner(s) only along with other drivers, ☐ Driven by other drivers, ☐ For rent to tourists, ☐ For rent to individuals for personal use,

☐ Business purposes by Hotels, ☐ Business purposes by Corporates, Official purposes by foreign embassy/ consulate

\*Type of Permit: ☐ Hilly ☐ National/State Highways ☐ City/Town Road ☐ District Roads ☐ Others

\* Average Monthly usage : ☐ Less Than 500 Kms; ☐ Between 501 and 2500 Kms; ☐ Between 2501 to 5000 Kms ; ☐ Above 5001 Kms

Whether any modification or conversion has been done in the vehicle from the maker's standard specification? ☐ Yes ☐ No

If Yes, please give details of such modifications/conversions .....

Is the vehicle in good state of repair? ☐ Yes ☐ No If No, please furnish details .....

Nature of Goods carried by vehicle ☐ Hazardous ☐ Non-Hazardous

**7. Financier Details:** ☐ Hypothecation ☐ Hire Purchase ☐ Lease **Financier Name :**

**8. Nominee Details :** Nominee Name: DOB Relationship

Appointee Name & age \*If Nominee is minor (below 18 yrs) Appointee Name is mandatory.

**9. Insured Declared value of the Vehicle:**

The IDV of the vehicle will be deemed to be the Sum-Insured for the purpose of the Policy and will be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle proposed for insurance at the time of commencement of insurance / renewal and adjusted for depreciation as per the schedule specified below.

Age of the Vehicle	% of Depreciation	*Vehicle Chassis Value	₹ 1080000
Not exceeding 6 months	5%	Vehicle Body Value	₹
Exceeding 6 months but not exceeding 1 year	15%	Non- Electrical Accessories (Other than factory fitted): Details	₹
Exceeding 1 year but not exceeding 2 years	20%	Electrical Accessories (Other than factory fitted) Details	₹
Exceeding 2 years but not exceeding 3 years	30%	Bi- Fuel/ CNG/LPG Kit	₹
Exceeding 3 years but not exceeding 4 years	40%	Trailer(s)/ Side Car Value (only for 2 wheelers):	₹
Exceeding 4 years but not exceeding 5 years	50%	Total IDV:	₹

Note - For vehicles more than 5 years old, please contact the Company for fixing the IDV

**We at MAGMA HDI prefer receiving premium amount through cheque****10. Extended Covers/ Extra Benefits at Additional Premium:**

Extension of Geographical Area: <input type="checkbox"/> Bangladesh <input type="checkbox"/> Bhutan <input type="checkbox"/> Nepal <input type="checkbox"/> Maldives <input type="checkbox"/> Pakistan <input type="checkbox"/> Sri Lanka	Vehicle is fitted with Fibre Glass Fuel Tank <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vehicle will be used for Driving Tuitions <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Imported vehicle without payment of customs duty <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Compulsory Personal Accident (If owner has a valid driving license) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Multiple Vehicles <input checked="" type="checkbox"/> Not Having Valid Driving License <input type="checkbox"/> Driver has existing PA cover of Rs 15 lakhs	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 No. of Persons. 0 CSI per person ₹ 0
Legal liability to paid driver/ conductor/ cleaner employed in operations of vehicle No of Persons 3	Legal liability non-fare paying passengers No. of Persons. _____ CSI per person ₹ _____
Legal liability to employees travelling in/driving the vehicle other than paid driver. No. of Persons _____	Vehicle used for Private and commercial purposes : <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Additional Towing charges: Amount: ₹ .....	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 ) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Cover for overturning of Mobile Cranes, Mechanical Navies, Shovels, Grabs, Rippers and Excavators, Dragline Excavators, Mobile Drilling Rigs and Mobile Plants? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Do you wish to cover Hospital Cash for hospitalisation arising out of accident for Yourself / Your Driver / Unnamed occupants of the vehicle? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Do you wish to have an enhanced Personal accident cover for Yourself Your Driver / Unnamed occupants of the vehicle ? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, please provide the Sum Insured per person	

**11. Add On Coverage at additional :**

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**12. Restrictions of Cover/ Discounts:**

Vehicle fitted with Anti-theft device approved by ARAI : <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vehicle will be used within own premises : <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Third Party Property Damage cover restricted to 6000 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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**\*Voluntary Deductible :**☐ Yes ☒ No

Amount: ₹ .....

☒ I hold a valid and effective PUC and/or fitness certificate, as applicable, for the vehicle mentioned herein above and undertake to renew the same during the policy period.

Signature of Proposer

**13. Previous Insurance Details:**

Previous Insurer Name: RGIC	Type of cover: Package
Policy/ Cover note number: 150122223340023578	Period of Insurance: From 11/11/2023 To 10/11/2024
Has any Insurance Company ever: 1) Declined the proposal 2) Cancelled & Refused to renew 3) Required an increase in Premium 4) Imposed special conditions or excess	Claims reported in last 5 years Year Type of Claims (OD/TP) No. of Claims Amount

**14. Driver Details:**

a. Age & Date of Birth of the Owner	:	Age: _____ Yrs DOB: ____/____/____
b. Age & Date of Birth of the Driver	:	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	:	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Has the driver ever been involved/convicted for causing any-accident of loss?	:	<input type="checkbox"/> Yes <input type="checkbox"/> No

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): ₹ 52,024.00 Payment Mode : Cash <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/>
Cheque/DD, Cheque No Bank/Branch Date.
Source of Funds for premium payment: <input checked="" type="checkbox"/> Business: <input type="checkbox"/> Salaried: <input type="checkbox"/> Others (please specify):

**16. Electronic Insurance Details**

<ul style="list-style-type: none"> <li>Do you wish to have this Policy credited to an eIA? (Please select any one)</li> <li><input checked="" type="checkbox"/> No, I do not have an eIA and do not wish to open one <input type="checkbox"/> Yes, Credit this Policy to my e-Insurance account</li> <li>If yes, Please share existing e-Insurance Account No :</li> <li>Please select Insurance Repository Name (you have opened your account with)</li> <li><input type="checkbox"/> M/s NSDL Database Management Limited <input type="checkbox"/> M/s Karvy Insurance Repository Limited</li> <li><input type="checkbox"/> M/s Central Insurance Repository Limited <input type="checkbox"/> M/s CAMS Repository Services Limited (Please select any one) Or</li> <li><input type="checkbox"/> I do not have existing e-Insurance account and I am interested in creating a new e-Insurance account (Please submit electronic insurance account opening form (eIA form) along with relevant documents)</li> <li>My KYC No. (Central Know Your Customer registry number) is (if available): 40033658431500</li> <li>Representative Details (only if eIA is to be opened for any other person other than Proposer and primary Insured)</li> </ul>
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 : Email Id : UID : LandMark : State : City : Country :

**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 hereby agree to receive a One Page Motor Insurance Policy in Physical Form, to be read along with the detailed Terms and Conditions available on the website www.magmahdi.com

☒ Yes ☐ No

I/We further confirm that the existing damages as per the pre inspection report, if any, have duly been shared with me & my consent has been obtained for the same.

I/We hereby confirm that all premiums paid / payable in future are from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income.

I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case

I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

I hold a valid and effective PUC and/or fitness certificate, as applicable, for the vehicle mentioned herein and undertake to renew the same during the policy period.

I wish to get all policy related communications on My Whatsapp Number: 9831957802 and allow to make welcome calls, Services calls or any other communication (electronic or otherwise), subject to the provision of 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 UIDAI or through any other permitted modes for the purpose of undertaking applicable KYC.

Place: KolkataDate: 09/11/2024

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 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 prospectus or tables of the Insurer.

2.If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to Ten Lakh Rupees.

Name:RABINDRA SHARMA

Date & Time:09/11/2024 5:11:53 PM

Place:NORTH 24 PARGANAS

IP Address: