Geographical Area: No

Extension



## **Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles**

(See Rule 51 of Central Motor Vehicles Rules, 1989 of Motor Vehicles Act, 1988.)







CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.

ADDRESS: KOLKATA - BRANCH

Office No 201 and 202,L and T Chambers

2nd Floor,16,Camac Street, KOLKATTA, WEST BENGAL

SHAKESPEARE SARANI S.O.

CITY: KOLKATA STATE: WEST BENGAL

GSTIN: 19AABCC6633K1ZG

DATE: 09/11/2024 PAN: AABCC6633K SAC Code: 997134

Business or

GST Invoice No.: 3379550508141

SAC Description: Motor vehicle insurance services

**Business Location: KOLKATA - BRANCH** Cover Note No:

Policy Number: 3379/04145293/000/00 Customer Code: 190000019595768 Policy Type: Package - Goods Carrying Vehicle

Name&Communication Address:

ABBAS ALI

GRAM DWARIAPUR RUDRANAGAWR PAIKAR BIRBHUM SULTANPUR,

Period of Insurance: from 10/11/2024 00:00 hours to midnight on

RUDRANAGAR B.O.BIRBHUM

WEST BENGAL, PIN-731238 Mobile-8167244947

Name and Registration Address:

GRAM DWARIAPUR RUDRANAGAWR PAIKAR BIRBHUM SULTANPUR,

RUDRANAGAR B.O.BIRBHUM

WEST BENGAL, PIN-731238 Mobile-8167244947

09/11/2025 Profession: Individual Certificate Number: 3379/04145293/000/00 Issue Date: 09/11/2024

PARTICULARS OF THE VEHICLE INSURED

Date of Registration: 22/10/2019 Place of Registration: BIRBHUM Registration Mark: WB-57-D-9180 Year of Mfg: 2019 Make: MAHINDRA Model: BOLERO - PIK UP 1.3T FB PS BSVI Variant: PIK UP 1.3T FB PS BSVI Vehicle Colour: -Fuel Used: DIESEL Chassis No: MA1ZN2TBKK1G57978 Type of Body: OPENBODY Engine No: TBK1G64924 Public/Private Cubic K.Watts Gross Vehicle Registration GVW as per Capacity: 2523 Weight(GVW): 2990 RC: 0 Carrier: PUBLIC Mark(Trailer): No: 1 Cleaner: 0 Conductor: 0 Total Seating Capacity Including Driver: 2 Licensed Passenger Carrying Capacity: 1 Driver Chassis No.(Trailer):

			DA (IU:	sured Declared	i value)						
Value of Chassis (Rs): 400000			For Vehicle (Rs): 400000			For Trailer (Rs): 0	Non-Electrical Accessories (Rs): 0				
Electrical/Electronic Accessories (Rs): 0 Value of CN				NG/LPG Kit (Rs): 0 Total Value (Rs): 40			0000				
A. OWN DAMAGE						B. LIABILITY					
	SI	SI No. of Person MT Premium (F			SI No. of Person IMT Premium (Rs)						
Basic OD	400,00	0.00		7,080.00	Basic TP					16,049.00	
IMT 23	7,080.0	0	23	1,062.00	Paid Driver			1	40	50.00	
TOTAL				8,142.00	TOTAL					16,099.00	
Less:						PREMIUM(B)				16,099.00	
Bonus Discount (20%)				1,628.40							
Sub Total:(discounts)				1,628.00	PA for o	wner driver	1,500,0	00.00		550.00	
Own Damage Premium				6,514.00	TOTAL	PREMIUM(C)				550.00	
Experience Based Discount (80%)				5,210.88							
TOTAL(A)				1,303.00	TOTAL (	(A+B+C+E)				17,952.00	
D.ADD-ON COVERS(BENEFITS)					TOTAL (	CONSIDERATION				17,952.00	
	Benefit	Option No	n No.		CGST					1,133.00	
No.	No.	Option No			SGST					1,133.00	
ADD-ON COVERS PREMIUM				0.00	IGST					0.00	
Add-On Covers Discount				.00	AMOUN	T COLLECTED				20,218.00	
TOTAL ADD-ON-COVERS PREMIUM (D)				0.00			•	•		'	

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a)Organised Racing. b)Use while drawing a Trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle. c)Pace Making. d)Reliability Trial. e)Speed Testing. f)Use for carrying passengers in vehicles; except employees not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923

0.00

0.00

E.OTHER CHARGES (NON PREMIUM)

1.As per Sec 147 of MV Act issued policy the premium received only to an extent of liability fixed by IRDA/Central Govt 2.Sec 150 (2) (b) that the policy is void on the ground that it was obtained by, nondisclosure of any material fact or by representation of any fact which was, false in some material particular;

ì.Ór ii.(c) that there is non-receipt of premium as required under section 64VB of, the Insurance Act, 1938.

3.No Application for compensation shall be entertained unless it is made within 6 Months from the date of occurrence of the Accident

4.No Sum shall be payable by an Insurer incase a person driving the vehicle does not have a valid driving license or is under the influence of Alcohol or Drug.

DRIVER CLAUSE: Any person including insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a

license. Provided also that the Person holding an effective learner's license may also drive the vehicle when not used for the transport of goods 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: Under Section II-1 (1) of the Policy - Death or bodly injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1 (ii) of the

Policy - Damage to Third Party Property - Rs.750000 P.A. Cover for the Owner cum Driver Under Section III (CSI)- Rs.1,500,000.00 Deduction Under Section 1: Rs.500 Additional compulsory deductibles under Section 1 Rs.0.00

Additional Imposed deductibles under Section 1 Rs.0

Subject to I.M.T. Endt. Nos. and Memorandum: 23,21,40

TOTAL OTHER CHARGES (NON PREMIUM) (E

Coverage Under this policy is subject to realisation of premium cheque(s). Incase of dishonor of cheque(s). No separate intimation will be given and the policy stands cancelled from inception. Product Plan:

Applicable benefits:

Chola value added services

The policy wordings with detailed terms, conditions, warranties exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com

Date and Signature of the proposal 09/11/2024.

This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of

commencement mentioned in the schedule
Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. It is warranted that separate value for Chassis and body including cabin has to be declared for insurance failing which assessment of own damage claims will get prejudiced

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy

It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of insurance

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

As per GR 36A-PA for Owner driver refers to the Owner of the insured vehicle holding an effective drving licence.

Nominee Details:

Financier Name & Address:

**Intermediary Name: CERTIGO INSURANCE BROKERS PRIVATE** LIMITED

**POSP Name:** 

Code: 201236623601

**POSP PAN** No.: **POSP** 

Contact No: 6291712079

Aadhaar No.:

Note: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place: CHENNAI

Date:09/11/2024

Receipt No:

Receipt Date:

For Cholamandalam MS General Insurance Company Ltd.

ke deg.

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

Duly Constituted Attorney(s)

Consolidated Stamp Duty Paid Vide G.O Rt No 526, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 02/09/2024

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 the Motor

In the event of a claim under Compulsory personal accident cover (CPA), the intimation of the claim to the Insurer shall be within 30 days of its occurrence
IMPORTANT NOTICE: The insured is not indemnified if the vehicles 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

For Information/Claims: Contact Toll Free Helpline at 1800 208 5544: sms "CHOLA" to 56677 For CARE contact 1800 103 5354;

E-mail: customercare@cholams.murugappa.com: www.cholainsurance.com
Note:UIN for this product and the related add on covers availed under this policy are as mentioned in the attached sheet ,which forms part of the Policy Schedule.

ISO 9001 Certified

Whether tax is payable under reverse charge basis - No.

## **Cholamandalam MS General Insurance Company Ltd.**

Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

An ISO 9001: 2015 Certified Company For Motor Claims

Motor Commercial Vehicle Product : Package Policy - For Goods Carrying Vehicles

IRDAN123RP0003V03100001

UIN : NA