

Welcome

Mr. AMIKA OJHA
43A
RUPNARAYAN NANDAN LANE KMC KALIGHAT
KOLKATA
WEST BENGAL India - 700025
8013*****

**From here on,
you're our responsibility.**

Welcome on board.
Your "A" Policy for Act Liability Insurance
(Passengers Carrying 4W<6) Policy - Schedule,
with Policy
Number 150622423530018730 is now live to
access your policy anytime, anywhere download
our Reliance Selfi App and enjoy a host of
special features.



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Attach, Access or
Download your policy



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Register, Track
or Submit claim
documents



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Tap and spot from
amongst 5000+
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instantly through
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With Reliance general Insurance.

Tech+ 

Best Regards,



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022 4890 3009 (Paid)



74004 22200 (WhatsApp)



"A" Policy for Act Liability Insurance (Passengers Carrying 4W<6) Policy - Schedule

Policy Number : 150622423530018730	Proposal/Covernote No: R181124129998
Insured Name : Mr. AMIKA OJHA	Period of Insurance : From 00:00 Hrs on 19-Nov-2024 to Midnight of 18-Nov-2025
Communication Address & Place of Supply : 43A RUPNARAYAN NANDAN LANE KMC KALIGHAT KOLKATA, WEST BENGAL, India, 700025.	Policy Issuing Branch : Thapar House, 4th Floor, 163, S.P. Mukherjee Road Kolkatta, KOLKATA, WEST BENGAL, 700026.
Mobile No : 8013*****	Tax Invoice No. & Date: R181124129998 & 18 Nov 2024 10:00
Email-ID : S*****@gmail.com	GSTIN/UIN & Place of Supply : WEST BENGAL
Nominee Name :	

Insured Vehicle Details			
Registration No.	WB04G5640	Mfg. Month & Year	AUG-2015
Make / Model	MARUTI SUZUKI / SWIFT DZIRE / TOUR BS IV	CC / HP / Watt	1248
Engine No. / Chassis No.	D13A2669737 / MA3FJEB1S00815487	LCC Including Driver	5
Type of Body	NA	Total Premium ()	14044
RTO Location	WEST BENGAL - Kolkata	Total IDV ()	0.00
Vehicle Category	Taxi	Vehicle Usage Type	Others
Vehicle Usage Sub Type			
Hypothecation/Lease	NA		

Premium Summary			
Own Damage - Section I	Amount ()	Liability - Section II	Amount ()
Basic OD	0.00	Basic Liability (TPPD 1)	11,852.00
		Total Basic Liability Premium	11,852.00
		PA Benefits - Section III	
		Legal Liability to paid driver and/or Conductor and/or cleaner	50.00
TOTAL OWN DAMAGE PREMIUM	0.00	TOTAL LIABILITY PREMIUM	11,902.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	11,902.00
		CGST (@9.00%)	1071.00
		SGST (@9.00%)	1071.00
TOTAL PREMIUM PAYABLE ()			14,044.00

GSTIN :19AABCR6747B1ZD, HSN : 997134

Description of services : Motor vehicle Insurance Service

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 40

"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year."

The Customer Information Sheet (CIS) for this product is available on our website

<https://www.reliancegeneral.co.in/insurance/about-us/downloads.aspx>

Limits of liability	:	(a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (iii) PA cover for owner driver under section III CSI 0 (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified- (TPPD 1 Sum Insured - 7,50,000/- , TPPD 2 Sum Insured - 6,000/-).
Limitations as to use	:	The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.(e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
Persons/Classes of persons entitled to drive:	:	Any person including insured: Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may 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.

22BRG708 / CERTIGO INSURANCE
BROKERS PRIVATE LTD

9752507002

piyushkhare@certicoinsurance.com

Intermediary Code/Name

Intermediary Contact No.

Intermediary E-mail ID

POS UID Aadhaar No. / PAN No.

Compulsory PA cover for owner driver :

Insured is not eligible for the Compulsory PA cover for owner driver in this policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:

"I/ we hereby declare that I/ we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."

In case you have missed it, please opt for compulsory PA cover by payment of additional premium as applicable. Liability of insurance company shall commence from the date of receipt of such additional premium.

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Consolidated Stamp duty Paid vide Letter of Authorization "NO LOA/ENF-1/CSD/62/2024-25/(Validity Period Dt. 01/10/2024 to Dt. 01/12/2025)/4634 Date 25-09-2024" at General Stamp Office, Mumbai.** Not Applicable for the State of Jammu & Kashmir

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

Statutory Provisions :

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk."

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs. 4000 and/or imprisonment up to 3 months for the second offence."

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

Note : In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

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 hold good.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

As per National Highways Authority of India, kindly ensure to affixed FASTag on your vehicle.

Grievance Clause :

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.

Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

Fast Tag ID -

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

In the unfortunate event of a claim, please call quoting your Policy No. on 022 48903009(Paid) and register your claim immediately within 7days from the date of loss.

For Customer service, please call along with your Policy No. on 022 48903009 (Paid) or visit www.reliancegeneral.com

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

Special Conditions : NA

For Reliance General Insurance Co. Ltd.


Authorised Signatory

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300 **UIN:** IRDAN103RP0003V01200102. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/PCVTP/PS/VER.1.0/310118.

POS - A Policy for Act Liability Insurance (Commercial Vehicle-Liability Insurance proposal Form)

(The liability of the Company commences only when this proposal is accepted by the Company and the premium is received.)

☒ PCV ☐ GCV ☐ MISC D

For Office Use Only

Policy Number 150622423530018730 Date

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name CERTIGO INSURANCE BROKERS PRIVATE LTD Code 22BRG708
Branch Name Kolkata II Code 1506
Sales Manager Name Bapi Halder Code 70786920

Proposer's/Owner Details (To be filled in BLOCK LETTERS)

- Proposer's/Owner's Full Name ☒ Mr. ☐ Mrs. ☐ Ms. AMIKA OJHA
- Address (where the Vehicle is normally kept)
Flat/Building/Door/Block No. 43A Road /Street/Sector RUPNARAYAN NANDAN LANE KMC KALIGHAT
Area City KOLKATA
Pin Code 700025 State WEST BENGAL Country India
Phone Mobile 8013*****
Emergency Contact No. Blood Group
Email S*****@gmail.com Fax
- Occupation / Business Others
- Type of Cover Liability Only Policy
- Period of Insurance From 19/11/2024 To 18/11/2025
- UID Aadhaar No. 7. PAN No.
- Fast Tag ID
- Do you have a GST Registration Number ☐ Yes ☒ No
If Yes, please specify
- Source of Funds ☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others
- Monthly Income ☐ Upto `20,000 ☐ `20,001 to `50,000 ☐ `50,001 to `1,00,000 ☐ `1,00,001 and above

Details of the Vehicle

- Registration Number WB04G5640
- Registering Authority & Location WEST BENGAL - Kolkata
- Year & Month of Manufacture AUG-2015
- Chassis Number MA3FJEB1S00815487
- Type of Body/Model NA/SWIFT DZIRE
- Gross Vehicle Weight (GVW)
- Max. Licensed carrying capacity (No. of Passengers) in case of Passenger carrying vehicles 4
- Seating capacity (Including Driver) 5
- Date of Registration 09/11/2015
- Engine Number D13A2669737
- Make of Vehicle MARUTI SUZUKI
- Cubic Capacity 1248

Details of the Vehicle Type and Use

24. a. Whether the Vehicle is driven by Non-conventional source of power?
If Yes, please give ☐ Bi Fuel ☐ CNG ☐ LPG ☐ Yes ☒ No
- Do you have a valid PUC? ☒ Yes ☐ No
- (Note-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.)
25. Whether the use of Vehicle is limited to Own Premises? ☐ Yes ☒ No
26. Whether the commercial vehicle is also used for Private purposes (excluding use for hire or reward)? ☐ Yes ☐ No
27. Whether the Vehicle is used for Driving Tuitions? ☐ Yes ☒ No

Liability Coverage

28. Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of:
i) Owner Driver Only ☐ Yes ☐ No
ii) Any person other than Paid Driver ☐ Yes ☐ No
If 'Yes', give details of such other persons
a. _____
b. _____
c. _____

Note:

1. Section 146 of Motor Vehicle Act-1988 makes it mandatory for the owner of the vehicle to ensure that he or any other person authorized by him to drive a vehicle in public place has insurance against third party risks. The explanation to Section 146 exempts the paid driver

2. As per Section 147 (2)(a) the liability is 'as incurred' in the case of death/bodily injury of a third party

29. Do you wish to restrict the above limits to the statutory TPPD Liability limit of 6000/- only? ☐ Yes ☒ No
30. The liability of the Employer under the Workmen's Compensation Act 1923 is covered under the Legal liability to persons employed in connection with operation of the vehicle who are 'workmen'. Motor Vehicles Act 1988 ☐ Yes ☒ No
a. Drivers No. of persons: _____
b. Employees (Workmen) No. of persons: _____
Note: The Motor Vehicles Act 1988 under Sec.147(1)(ii)(I) covers liability to employees who are workmen within the meaning of the Workmen's Compensation Act 1923

31. The Policy provides additional Third Party Property Damage liability limits of 1,00,000/- for Two Wheelers and 7,50,000/- for other classes of vehicles. Do you wish to cover the additional limit? ☐ Yes ☐ No
32. Do you wish to cover wider legal liability to employees who are 'workmen'? ☐ Yes ☐ No
(This information is sought to cover in addition to liability under the Workmen's Compensation Act 1923, also liability under the Fatal Accidents Act 1855 and the Common Law)

Note: The additional liability under Common Law and Fatal Accidents Act in respect of employees who are workmen is covered under this endorsement

33. Do you wish to cover wider legal liability to employees who are NOT 'workmen'? ☐ Yes ☐ No

Note: The additional liability under Common Law and Fatal Accidents Act 1855 in respect of employees who are NOT workmen is covered under this endorsement

34. Personal Accident Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination:

Name of the Nominee	Age	Relationship	Name of the Appointee	Relationship to the Nominee
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Note:

- i) Personal Accident cover for owner driver is compulsory for Sum Insured of 15,00,000/- for Two Wheeler, Private Car, GCV, PCV and Misc-D
ii) Compulsory PA Cover to owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license

35. Do you wish to include Personal Accident Cover for Named persons? ☐ Yes ☐ No
If 'Yes', give name and Capital Sum Insured (CSI) opted for:

Name	CSI Opted ()	Nominee	Relationship
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Note: The maximum CSI available per person is .2,00,000/- in case of Commercial Vehicles

36. Do you wish to include Personal Accident cover for Un-named Passengers/hirer/pillion passengers(Two Wheelers)?

☐ Yes ☐ No

If 'Yes', give number of persons and Capital Sum Insured (CSI) opted:

No of persons:

CSI (per person):

Note: The maximum CSI available per person is .2,00,000/- in case of Commercial Vehicles

37. Do you wish the Geographical Area of the coverage by the policy to be extended to the following countries ?

Please tick relevant boxes.

☐ Bangladesh

☐ Bhutan

☐ Maldives

☐ Nepal

☐ Pakistan

☐ Sri Lanka

Note: Presently the territory covered is geographical area of India. Extension of geographical area cover can be availed by use of this endorsement.

Details of Previous History

38. Date of purchase of the Vehicle by the Proposer:

09-Nov-2015

39. Whether the vehicle was new or second hand at the time of purchase?

☐ New ☐ Second Hand

40. Will the vehicle be used exclusively for:

i) Private, Social, Domestic, Pleasure & Professional Purpose?

☐ Yes ☐ No

ii) Carriage of goods other than samples or personal language?

☐ Yes ☐ No

41. Is the vehicle in good condition?

☐ Yes ☐ No

If 'No' please give details

42. Name of the previous insurer M/s. Reliance General Insurance Company Ltd.

43. Address of previous insurer -

Flat Building

Road /Street/Sector

Area

City

Pin Code

State

Country

Phone

Mobile

Email

Fax

44. Previous Policy Number 150622323530012500

45. Period of Insurance From 16/11/2023 To 15/11/2024

46. Claim lodged during the preceding 3 years

Year	No. of claims	Claim Amount ()

Driver Details

47. Date of Birth of the Owner:

Age:

48. Date of Birth of the Driver:

Age:

49. Does the driver suffer from defective vision or hearing or any physical infirmity?

☐ Yes ☐ No

If 'Yes', please give details of such infirmity

50. Has the Driver ever been involved/convicted for causing any accident of loss?

☐ Yes ☐ No

If 'Yes', give details as under including the pending prosecutions:

Driver's Name:

Date of Accident:

Loss / Cost ()

Circumstances of Accident / Loss:

Details of Hire Purchase / Hypothecation / Lease

51. Please state if the vehicle is under ☐ Hire Purchase ☐ Lease Agreement ☐ Hypothecation Agreement
If so, give name and address of concerned party/parties.
Full Name M/s
Address Pin Code
(Note: Copies of R.C.Book, Permit & Fitness Certificate should be submitted along with the Proposal Form)

Payment Details

- ☐ Cheque ☐ DD
Cheque or DD Amount Amount in words
Bank Name
Cheque/DD No. Cheque/DD Date

Proposer's Bank Details

52. Name of the Bank Account Holder ☐ Mr. ☐ Mrs. ☐ Ms.
53. Bank Account No.: 54. Account: ☐ Saving ☐ Current
55. Name of the Bank
56. Branch
57. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)
58. IFSC Code (11 character code appearing on your cheque leaf)

☐ I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account. *

* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

GENERAL DECLARATION:

I understand that as per the new AML/CFT Guidelines issued Reliance General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request Reliance General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

PEP Declaration:

Are you a Politically Exposed Person (PEP)? ☐ Yes ☒ No

If yes, please mention the position held

Is any of your close relation or family member a PEP? ☐ Yes ☒ No

If yes, please mention the name and relation and the position held by such close relative/family member.

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to Reliance General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/ CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

Note :

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI).

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 RELIANCE General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and document have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. I/We further understand and agree that RELIANCE General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, RELIANCE General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by RELIANCE General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to RELIANCE General Insurance as contained herein and under the relevant laws and regulations. I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by RELIANCE General Insurance shall stand suspended. I/We also shall endeavour to procure the renewal notice and pass on the same to RELIANCE General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance CO.Ltd. This policy shall be voidable at the option of the Company in the event of mis-representation, misdescription or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the company's sole discretion and result in a denial of insurance benefits. I further agree and undertake not to receive from Reliance General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

I/We hereby state that the above mentioned address shall be taken as address on record for the purpose of GST.

I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract.



You can support our Go Green Initiative by saying "No" to Policy kit, Renewal Notice and Other Communications hard copy. We will be sending you a digitally signed soft copy on your registered Email ID & Mobile number.

Hard copy required

☐ Yes ☐ No

Place :

Date: 18 Nov 2024 10:00

Signature of Proposer _____

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- 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.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note: Denial of "Third Party Liability Only Cover" by Insurer, for reasons other than fraud/misrepresentation by Proposer, will entail Regulatory action.

IMPORTANT NOTICE

- In the event of a claim, please immediately call our 24 hour call centre only. Improper intimation or delay in intimating claim to call centre can lead to delay in settlement/denial of claim.
 - For preferred cashless garage list, please login to our website or speak to customer care executive. RGICL cannot provide cashless claim settlement at garages other than those in our network list*.
 - Please intimate us your mobile number and we shall keep you updated of the status of the claim by way of SMS periodically. You can download our claim form and claim procedure.
- Also view claim status on our website.
- Insurance is the subject matter of solicitation.
- * conditions apply.

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)