HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Standalone Motor Own Damage Cover - Private Car



MRS SHRESTHASREE GHOSH SANTOSHPUR GOVT COLONY BLOCK A MAHESHTALA (M) SANTOSHPUR (MAHESHTALA) SOUTH 24 PARGANAS SOUTH 24 PARGANAS WEST BENGAL SOUTH 24 PARGANAS SOUTH 24 PARGANAS

WEST BENGAL - 700142 Tel. 89XXXXXXX4

Vehicle Details				Policy Details			
Make	RENAU	JLT		Policy No.	2302 2057 7340 9701 000		
Model	KWID-0	CLIMBER 1.0 (O) EASY R	Period of	From 18 Oct, 2024 00:01 hrs		
Registration No	WB-20-	-BQ-0186		Insurance	To 17 Oct, 2025 23:59		
RTO KOLKATA				Issuance Date	09/10/2024		
Chassis No.	assis No. MEEBBA001N9825217			Invoice No.	205773409701000		
Cubic Capacity /Watts	999	Seats	5	Customer Id	100739053515		
Year of Manufacture	2022	Body Type	HATCHBACK				
Engine No. B4DA416E063853				EIA No.	Not provided		
Odometer reading:							
Payment Details: 9530	0021658	0302 , Bank N	Name:BizDirect				

Email ID : ghxxxxxxxxxxxxxee@gxxxx.com **Policy Year Policy Period** For the Vehicle (₹) Trailer (₹) Non Electrical Acc. (₹) Electrical Acc. (₹) CNG/LPG Kit (₹) Total IDV (₹) From 18/10/2024 To 17/10/2025 427932 427932 Year 1 0 0

Own Damage Policy Period 18/10/2024 00:01 hrs From Date & Time To Date & Time 17/10/2025 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)				
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)	
Basic Own Damage	11297	Total Premium (a+b)	3638	
Total Basic Premium	11297	Integrated Tax 18%	655	
Less: others	6547			
Less: No Claim Bonus (25%)	2824			
Total - Less	9371			
Add on Coverages				
Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920	1712			
Total - Add on	1712			
Net Own Damage Premium (a)	3638	Total Premium	4293	

Geographical Area Compulsory Deductible (IMT-22) 1,000 Voluntary Deductible 0 Previous Policy No. 2302205773409700000 Valid 18/10/2023 to 17/10/2024 of HDFC ERGO GENERAL INSURANCE CO.LTD. NCB 20%

Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited. Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs

Hypothecated(IMT-7) with:CANARA BANK,Na

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 Trials g) Any purpose in connection with Motor Trade. Persons or Class of Persons entitled to drive: Any person including the 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. Limits of Liability 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property-NA Terms, Conditions & Exclusions: As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

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. The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. (LOA/ENF-1/CSD/34/2023/ Validity Period Dt. 28/12/2023 to Dt. 31/12/2026. OW No. 6045 Date 27/Dec/2023 GRN NO. MH011651000202324M Dt. 05/12/2023, SBI Bank & DEFACE No. 0006692260202324Dt. 21/12/2023) dated 27/12/2023 as prescribed in Government of Maharashtra Order No. Mudrank No. 2017/CR.97/M-1, dated the 09th January 2018. 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". Disclaimer: The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis.

Important Notice - The policy coverages is only for Own Damage and Third Party Liability in connection to vehicle is not covered in the policy

Active TP Policy No: 3311/00772376/000/00 Valid From 18/10/2022 to 17/10/2025 of CMGI

Branch: 3rd floor, chawla complex, devender nagar road, sai nagar, raipur raipur

For Claim/Policy related queries Please Contact us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.

Goods & Services Tax Registration No: 22AABCL5045N1ZI HSN Code 997134

Broker Name: CERTIGO INSURANCE BROKERS PRIVATE LIMITED

Broker Code: 200210975401 Tel No.: 91-9926920400

For HDFC ERGO General Insurance Company Ltd

Sharma **Duly Constituted Attorney**

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy

Proposal Form cum Transcript Letter For Standalone Motor Own Damage Cover - Private Car



2302205773400701000

MRS SHRESTHASREE GHOSH SANTOSHPUR GOVT COLONY BLOCK A MAHESHTALA (M) SANTOSHPUR (MAHESHTALA) SOUTH 24 PARGANAS SOUTH 24 PARGANAS WEST BENGAL SOUTH 24 PARGANAS SOUTH 24 PARGANAS - 700142 WEST BENGAL - Tel. 89XXXXXXX4

Vehicle Details				Proposal Details			
Make	RENAU	LT		Proposal No.	202410090063468		
Model	KWID-C	CLIMBER 1.0 ((O) EASY R	Period of	From 18 Oct, 2024 00:01 hrs		
Registration No WB-20-BQ-0186				Insurance	To 17 Oct, 2025 23:59		
RTO KOLKATA				Issuance Date	09 Oct 2024		
Chassis No.	No. MEEBBA001N9825217			Invoice No.	205773409701000		
Cubic Capacity	999	Seats	5	Customer Id	100739053515		
Year of Manufacture	2022	Body Type	HATCHBACK				
Engine No. B4DA416E063853							
Odometer reading:							
Payment Details : 953	30002165	80302 , Banl	Name:BizDirect				

17011 10/10/2024 10 11/10/2025		427 302		0	0	0	42100Z	
	Own Damage Policy Period							
	From	Date & Time	18/10/2024 00:01 hrs	To Dat	e & Time		17/10/2025 Midn	ight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)					
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)		
Basic Own Damage	11297	Total Premium (a+b)	3638		
Total Basic Premium	11297	Integrated Tax 18%	655		
Less: others	6547				
Less: No Claim Bonus (25%)	2824				
Total - Less	9371				
Add on Coverages					
Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920	1712				
Total - Add on	1712				
Net Own Damage Premium (a)	3638	Total Premium	4293		
		(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	•		

Previous Policy No. 2302205773409700000 Valid 18/10/2023 to 17/10/2024 of HDFC ERGO GENERAL INSURANCE CO.LTD. NCB 2	Geograpilical Area	iliula		Compaisory Deductible (IMT-22)		Voluntary Deductible (IIVIT-22A)	lo i	
	Previous Policy No.	2302205773409700000	Valid	18/10/2023 to 17/10/2024 of HDFC ERGO	GENERAL INSU	IRANCE CO.LTD.	NCB	20%

Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

Hypothecated(IMT-7) with:CANARA BANK,Na

Broker Name : CERTIGO INSURANCE BROKERS PRIVATE LIMITED Broker Code : 200210975401 Tel No. : 91-9926920400

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended): 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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. 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.

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

- 1) I/We hereby declare that the statements made by me/us 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 HDFC ERGO General Insurance Company Limited.
- 2) 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.
- 3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.
- 4) 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 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.

GSTIN: Motor(Comprehensive and TP): For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect. 5) I understand the Proposal No. 202410090063468 is issued to me basis on above information.

6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.

Transcript Declaration: In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.