

Ref No.: GEN/WEL/SG/0008.3/5161780900

Date: 15/11/2024

To,  
Mr. Hindal Ghosh  
LICHUBAGAN ITACHUNA MANDARAN  
PANDUA HOOGHLY  
Hooghly - 712147  
District: HOOGHLY  
WEST BENGAL, India  
Contact Details 9143295656



Policy number: 5161780900  
CKYC ID: 60081066915804

Subject: Risk assumption for Commercial Vehicle Secure (Goods Carrying Vehicle)

Dear Mr. Hindal Ghosh,

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

This is with reference to your above mentioned Policy issued under Commercial Vehicle Secure (Goods Carrying Vehicle).

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

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

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

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

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

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

**Commercial Vehicle Secure (Goods Carrying Vehicle)**

Comprehensive Policy

**Certificate cum Policy Schedule**

Policy / Certificate No: 5161780900

For any assistance please call 1800 266 4545 or visit [www.zurichkotak.com](http://www.zurichkotak.com)**INSURED DETAILS**

Name: **Mr. Hindal Ghosh**  
Address: LICHUBAGAN ITACHUNA MANDARAN PANDUA  
HOOGHLY Hooghly - 712147 District: HOOGHLY WEST  
BENGAL(19), India  
Place of Supply: WEST BENGAL  
Supply State Code: 19  
Phone: NA  
Mobile: 9143295656  
Email: BICKYSINGS668@GMAIL.COM  
GSTIN: 19BPRPG2068D1ZR

**POLICY DETAILS**Policy Issuing Office: White House Office Space No  
2B(1) 2Nd Floor 119 Kolkata West Bengal 700016.

Period of Insurance:

From: 15/11/2024 00:00 to: 14/11/2025 Midnight

Policy issued  
on: 15/11/2024

Cover Note No: NA

Hypothecated to: INDUSIND BANK LTD.

**VEHICLE DETAILS**

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/ Trailer Chassis No.	Seating Capacity	Gross Vehicle Weight
NEW	TATA	INTRA V30	PICKUP CLB BSVI	2024	HOOGHLY	15CR09JVXS A5696	MAT535355RYJ37776	2	2565
IDV of Body (in ₹)	IDV of Chassis (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)			
0	8,00,000	0	0	0	0	8,00,000			

**PREMIUM COMPUTATION TABLE (IN ₹)**

Section I		Section II	
<b>Own Damage</b>		<b>Liability</b>	
Basic Own Damage	4,297.60	Basic TP Including TPPD Premium	16,049.00
Add:		LL to Employed / paid driver / Conductor / cleaner	50.00
Cover for Lamps Tyres Tubes Mudguards Bonnet Side parts	644.64	Legal Liability to Paid Driver and/or Conductor and/or Cleaner (IMT 28)	50.00
<b>Total Own Damage Premium (A)</b>	<b>4,942.24</b>	<b>Total Liability Premium (B)</b>	<b>16,149.00</b>
		<b>Section III</b>	
		<b>Personal Accident</b>	
		<b>Total Personal Accident Premium (C)</b>	<b>0.00</b>
<b>Taxable value of Services (A+B+C)</b>		<b>21,091.24</b>	
CGST 9%		453.80	
CGST 6%		962.94	
SGST 9%		453.80	
SGST 6%		962.94	
<b>Total Premium (in ₹)</b>		<b>23,925.00</b>	

\*\*GST amount represent 18% on OD component (Section I) and 12% on Liability (Section II) and is split into equal proportion wherever applicable.

Geographical Area  Additional Excess ₹  Compulsory Deductible ₹   
No. of Claims for Depreciation Cover  Voluntary Deductible for Depreciation Cover ₹  Total Deductible ₹

**INTERMEDIARY DETAILS**

Intermediary Code  Intermediary Name   
Intermediary's Mobile No.  Intermediary's Landline No.

Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

#### CUSTOMER DECLARATION FOR CNG/ PNG KIT

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

#### DISCLAIMER

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

#### PUC DECLARATION

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

#### LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicles Act, 1988.  
Under Section II - 1(ii) of the policy -> Damage to Third Party Property ₹ 7,50,000; PA Cover under Section III: for Owner Driver CSI ₹ 0

#### LIMITATIONS AS TO USE

**Goods Carrying Vehicle:** The policy covers use only under a permit within the meaning of the Motor Vehicles Act,1988 or such a carriage falling under subsection (3) of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Organized racing b) Pace Making c) Reliability trials d) Speed testing.

#### DRIVER'S CLAUSES

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

#### NO CLAIM BONUS SCALE

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

#### 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 Policy 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.

Subject to I.M.T. Endt.Nos. & Memorandum 21, 28, 39, A.3, 7, 23 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

**TAX DETAILS**

Service Tax/GST Registration No.

1 9 A A F C K 7 0 1 6 C 1 Z Q

Category

General Insurance Services

SAC Code

997134

Description

Motor Vehicle Insurance Services

Invoice Number

5161780900

**DECLARATION**

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

In Witness whereof this Policy has been signed for and behalf of White House Office Space No 2B(1) 2Nd Floor 119 Kolkata West Bengal 700016. at Mumbai this 15 day of November of 2024

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

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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

Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

## CUSTOMER INFORMATION SHEET

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

SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number																																							
1	Product Name	Commercial Vehicle Secure (Goods Carrying Vehicle)																																								
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0008V04201516																																								
3	Structure	<ul style="list-style-type: none"><li><b>State basis of Sum/Limit Insured</b><ul style="list-style-type: none"><li>Indemnity</li><li>Fixed Benefit</li></ul></li></ul>																																								
4	Interests Insured	<b>Commercial Vehicle Secure (Goods Carrying Vehicle)</b> is designed to provide insurance cover to Goods Carrying Commercial Vehicles																																								
5	Sum Insured / Motor Insured Declared Value Scope	<p>The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.</p> <p>The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation.</p> <table><tr><th>Section</th><th>Coverage</th><th>Sum Insured</th></tr><tr><td>Section I</td><td>Loss of Or Damage to The Vehicle Insured</td><td>Refer below table</td></tr><tr><td>Section II</td><td>Liability to Third Parties</td><td>As per Court Order</td></tr><tr><td>Section III</td><td>Towing Disabled Vehicle</td><td>INR XXXXX</td></tr><tr><td>Section IV</td><td>Personal Accident Cover for Owner-Driver</td><td>INR 15,00,000/-</td></tr></table> <table><tr><td>Insured Declared Value (IDV) of the Vehicle (INR)</td><td>INR 8,00,000</td></tr><tr><td>Non - Electrical Accessories fitted to the vehicle (INR)</td><td>INR 0</td></tr><tr><td>Electrical &amp; Electronic Accessories fitted to the vehicle (INR)</td><td>INR 0</td></tr><tr><td>Trailer (INR)</td><td>INR 0</td></tr><tr><td>CNG / LPG Kit (INR)</td><td>INR 0</td></tr><tr><td>Total Value of the Vehicle (INR)</td><td>INR 8,00,000</td></tr></table> <p><b>Total Loss/ Constructive Total Loss</b> The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <p>a. For total loss / constructive total loss/cash-loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.</p> <p>b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss/cash-loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.</p> <p>c. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck i.e. a 'total loss' or 'write-off' the Company shall grant the Policyholder the option to retain the wreck and accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the insured).</p> <p>d. In the event of a 'cash-loss' settlement, the Company is entitled to cancel the Own Damage insurance effective the date of damage. Additionally, the Company can cancel the statutory Motor Third Party Liability insurance policy after requiring the insured to either cancel the road registration of the wreck and submit documentary evidence in original thereof or alternatively evidence in original a statutory Motor Third Party liability insurance policy covering the wreck effective the date of damage.</p> <p>The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.</p> <p><b>Illustration of IDV Calculation</b> IDV of the vehicle is calculated on ex-showroom price less depreciation depending on the age of the vehicle.</p> <table><tr><th colspan="4">Example: Ex-showroom price of the vehicle is INR 10,00,000.</th></tr><tr><th>Age of vehicle</th><th>1 Year</th><th>2 Years</th><th>3 Years</th></tr><tr><td colspan="4">Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516</td></tr></table>	Section	Coverage	Sum Insured	Section I	Loss of Or Damage to The Vehicle Insured	Refer below table	Section II	Liability to Third Parties	As per Court Order	Section III	Towing Disabled Vehicle	INR XXXXX	Section IV	Personal Accident Cover for Owner-Driver	INR 15,00,000/-	Insured Declared Value (IDV) of the Vehicle (INR)	INR 8,00,000	Non - Electrical Accessories fitted to the vehicle (INR)	INR 0	Electrical & Electronic Accessories fitted to the vehicle (INR)	INR 0	Trailer (INR)	INR 0	CNG / LPG Kit (INR)	INR 0	Total Value of the Vehicle (INR)	INR 8,00,000	Example: Ex-showroom price of the vehicle is INR 10,00,000.				Age of vehicle	1 Year	2 Years	3 Years	Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516				
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		<b>Depreciation %</b>	15%	20%	30%
		<b>IDV</b>	INR 8,50,000	INR 8,00,000	INR 7,00,000
		<b>Note:</b> The above Illustration is as per the depreciation slabs mentioned in the policy wording for the age of the vehicle.			

6	Policy Coverage	<p>The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule.</p> <p><b>Section I: Loss of Or Damage to The Vehicle Insured</b>            Cover for any Partial or Total Loss or Damage to the vehicle due to natural calamities such as - Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost landslide, rockslide etc. Or man - made calamities such as burglary, theft, riot, strike, malicious act, accidental external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift elevator or air, etc.</p> <p><b>Section II: Liability to Third Parties</b>            Covers legal liability for third party property damage and third-party bodily injury (including death) due to an accident.</p> <p><b>Section III: Towing Disabled Vehicle</b>            The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle</p> <p><b>Section IV: Personal Accident Cover for Owner-Driver</b>            Personal Accident Cover is provided to the Owner-Driver whilst driving the vehicle including mounting into/dismounting from or traveling in the insured vehicle as a co-driver. Additionally, other passengers and paid drivers can also be covered by opting for the same- limited to the carrying capacity of the vehicle, excluding the driver.</p>	Policy Wordings - Section I, Section II, Section III, Section IV
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8	Loss Participation	<p><b>Deductible</b></p> <p>Additional Excess: INR 0</p> <p>Compulsory Deductible: INR 500</p> <p>Voluntary Deductible: INR 0</p> <p>Voluntary Deductible for Depreciation Cover: INR 0</p> <p>Total Deductible: INR 500</p>	
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9	Exclusions	<p><b>GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)</b>            The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> <li>Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;</li> <li>Any claim arising out of any contractual liability;</li> <li>Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is               <ol style="list-style-type: none"> <li>Being used otherwise than in accordance with the 'Limitations as to Use'. Or</li> <li>Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.</li> </ol> </li> <li> <ol style="list-style-type: none"> <li>Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss</li> <li>Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.</li> </ol> </li> <li>Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</li> <li>Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</li> </ol> <p><b>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</b></p>	Policy Wordings - General Exclusions (Applicable to all Sections of the Policy)
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Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"><li></li></ul> <p><b>Explain obligations of the Policyholder</b></p> <p>•The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.</p> <p>•The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.</p>	Policy Wording - Conditions												
11	Admissibility of Claim	<p>1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require.</p> <p>2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</p> <p>3. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier).</p> <p><b>• Sample claim calculation process</b></p> <p>Mr. ABC has Commercial Vehicle Secure (Goods Carrying Vehicle) policy and met with an accident. The claim amount (for Own Damage Section) for this vehicle will be calculated as below:</p> <table><tr><th>Details</th><th>Amount (INR)</th></tr><tr><td>Vehicle Repair Cost</td><td>50,000</td></tr><tr><td>Amount assessed by surveyor</td><td>48,000</td></tr><tr><td>Depreciation applicable (Part Depreciation: Metal as per age, plastic 50%, Glass nil)</td><td>5,000</td></tr><tr><td>Compulsory deductible</td><td>1,000</td></tr><tr><td>Total Claim payable</td><td>42,000</td></tr></table> <p><b>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions</b></p>	Details	Amount (INR)	Vehicle Repair Cost	50,000	Amount assessed by surveyor	48,000	Depreciation applicable (Part Depreciation: Metal as per age, plastic 50%, Glass nil)	5,000	Compulsory deductible	1,000	Total Claim payable	42,000	Policy Wording - Conditions
Details	Amount (INR)														
Vehicle Repair Cost	50,000														
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Depreciation applicable (Part Depreciation: Metal as per age, plastic 50%, Glass nil)	5,000														
Compulsory deductible	1,000														
Total Claim payable	42,000														
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"><li>• Toll free / IVRS number of the insurer : 1800 266 4545 (8 AM TO 8 PM)</li><li>• Website / Email: <a href="http://www.zurichkotak.com/">www.zurichkotak.com/</a> <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li><li>• Details of designated company officials to be contacted in time of claim: <a href="mailto:zkgi.motorclaimservices@zurichkotak.com">zkgi.motorclaimservices@zurichkotak.com</a></li></ul> <p><b>Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim</b></p> <p>In case of cashless process, please follow the below mentioned process</p> <ul style="list-style-type: none"><li>• Call our 12 hours helpline with details of accident and policy/cover note number.</li><li>• Once the claim is registered, the customer support executive will provide you with a Claim Reference Number.</li><li>• You will need to submit relevant documents to us such as - Driving license, RC copy, Policy copy etc. in accordance with the Policy terms and conditions.</li><li>• We will arrange for an inspection in<ul style="list-style-type: none"><li>- 24 hours, if a claim is reported on a working day</li><li>- Next working day, if a claim is reported on Sunday or Public holiday</li></ul></li><li>• On cashless facility confirmation, the vehicle would be repaired at a cashless garage and the payment would be made directly to the garage.</li><li>• You will only have to pay the deductible as mentioned in the policy and the depreciation value, salvage etc. as informed by the surveyor.</li></ul> <p>In case of reimbursement process, you will have to submit documents to Zurich Kotak General Insurance Company Ltd., and we will make the payment within 7 days of completion of documentation. The detailed list of documents required is mentioned in the claims form which can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a>.</p> <p>Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516</p>													



		<div><div><div><div><div>Appointment of surveyor</div><div>Immediate after intimation</div></div><div><div>Survey report submission</div><div>15 days</div></div><div><div>Claims concluded by the insurer</div><div>within 7 days after receipt of final survey report</div></div><div><div>Settlement of claims</div><div>Within 7 days after receipt of final survey report and/or the last relevant and necessary document as the case may be</div></div></div></div></div> <div><div><div>• Escalation Matrix when TAT is not satisfied</div><div><div><div>Level 1</div><div>regional.motorclaims@zurichkotak.com</div></div><div><div>Level 2</div><div>zonal.motorclaims@zurichkotak.com</div></div><div><div>Level 3</div><div>head.motorclaims@zurichkotak.com</div></div></div></div></div>	
13	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a>.</p> <p>In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a>. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to <a href="mailto:seniorgrievanceofficer@zurichkotak.com">seniorgrievanceofficer@zurichkotak.com</a>/ <a href="mailto:chiefgrievanceofficer@zurichkotak.com">chiefgrievanceofficer@zurichkotak.com</a>.</p> <p>However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance.The details of the Insurance Ombudsman is available at Annexure I of the policy wording.</p> <p>The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></p> <p>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen:<a href="http://www.cioins.co.in/Ombudsman">www.cioins.co.in/Ombudsman</a></p>	Policy Wording - Grievance Redressal
14	Obligations of the Policyholder/	<div><div><div><div><div>• To disclose all information correctly sought by the insurer at time of filling the proposal form</div><div>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</div><div>• Non-disclosure of material information may affect the claim settlement.</div><div>• Disclosure of other material information during the policy period.</div></div></div><div>("Material Information" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk such as Purpose of the Vehicle, Usage of the Vehicle, Claim details (accident date, spot of accident, damaged parts etc.), details of vehicle, NCB details etc.)</div></div></div>	

#### Declaration by the Policy Holder

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

Place

Date

**Signature of the Policy Holder**

#### Note:

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

### Transcript cum Proposal Form - Commercial Vehicle Secure (Goods Carrying Vehicle)

#### Important Information for the Insured:

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

Proposal No : 202411150030210

Proposal for : New Policy

23,925.00

Premium Amount (Inclusive of all applicable taxes)

Type of cover: Comprehensive Policy

Registration No.	Vehicle Make/Model/Variant	Type of body	Fuel Type
NEW	TATA /INTRA V30/PICKUP CLB BSVI		Diesel

Year of Manufacture	IDV of Body	IDV of Chassis	Engine Number	Chassis Number	Gross Vehicle Weight (GVW) (for Goods Carrying Vehicle) / Cubic Capacity/KW
2024	0	8,00,000	15CR09JVXS A5696	MAT535355RYJ37776	2565

Special conditions :

#### PROPOSER / OWNER'S DETAILS

1. Title and Name of the Insured: Mr. Hindal Ghosh
2. Insured Permanent Address\* S/O MUKUL GHOSH,MANDARAN,LICHUBAGAN,PANDUA HOOGHLY ITACHUNA District: HOOGHLY 712147 WEST BENGAL(19), India
- If Correspondence Address different from Permanent Address,please provide\*: LICHUBAGAN ITACHUNA MANDARAN PANDUA HOOGHLY Hooghly - 712147 District: HOOGHLY WEST BENGAL, India
- 3.Phone 4.Mobile \* 9143295656 5.Email ID\* BICKYSINGS668@GMAIL.COM
- 6.Gender Male 7.Date Of Birth \* 10/09/1988 8.Nationality Indian Resident

Proposal Date & Time: 15/11/2024 15:56

Policy Start Date: 15/11/2024 00:00

Policy End Date: 14/11/2025 at midnight  
(Comprehensive)

#### Limitations as to use (GCV):

Goods Carrying Vehicle: The policy covers use only under a permit within the meaning of the Motor Vehicles Act,1988 or such a carriage falling under subsection (3) of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Organized racing b) Pace Making c) Reliability trials d) Speed testing.

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

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

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ₹ 1,000,000/-

Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

### VEHICLE DETAILS

Registration Authority and RTO Location		Date of Registration	CNG/LPG/Bi Fuel	Lease / Hire / Hypothecation (Name and address of concerned parties)		Color of Vehicle	No of Wheels
HOOGLHY		15/11/2024	Diesel	INDUSIND BANK LTD. KOLKATA			4
*Insured Declared Value of the Vehicle (in INR)	IDV of Chassis (in INR)	*Non - Electrical Accessories fitted to the Vehicle (in INR)	*Electrical & Electronic Accessories fitted to the Vehicle (in INR)	*Trailer (in INR)	*CNG / LPG Kit (in INR)	*Total Value (in INR)	
0	8,00,000	0	0	0	0	8,00,000	

### OPTIONAL ADD-ON COVERS

1. <input type="checkbox"/> Depreciation Cover# 3. <input type="checkbox"/> Return to Invoice 5. <input type="checkbox"/> Road Side Assistance 7. <input type="checkbox"/> NCB Protect 9. <input type="checkbox"/> Hospital Cash Benefit Max No. of days Select.. Per day benefit Select.. 11. <input type="checkbox"/> Additional Towing Charges Sum Insured	2. <input type="checkbox"/> Engine Protect 4. <input type="checkbox"/> Consumable Cover 6. <input type="checkbox"/> Key Replacement Sum Insured 8. <input type="checkbox"/> Additional PA Cover for Owner Driver Sum Insured 10. <input type="checkbox"/> EMI Protect Monthly Amount No of EMIs Select.. 12. <input type="checkbox"/> Loss of Income Max No. of days Select.. Per day benefit Select..	#If Depreciation cover is selected: Voluntary Deductible offered under the "Depreciation Cover", which would be applied over and above the Compulsory Deductible? No
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### RISK INCLUSION / EXCLUSION

1. *Personal Accident Cover of INR 15,00,000 for the Owner Driver	*Nominee Name and Age	*Relationship	*Name of Appointee (if nominee is a minor)	Relationship to the Nominee
2. Do you wish to include Personal Accident cover for the Named passenger? No Please give details mentioned aside:	Name	CSI Opted (Rs)	*Nominee Name	Relationship
3. Do you wish to include Personal Accident cover for the Un-named Passengers / hirer / pillion passenger? No Please give details mentioned aside:			No. of Persons As Per Seating Capacity	C. S. I. (Per Person)
# The maximum CSI available per person is ₹ 2,00,000, each in multiples of ₹ 10,000.				
4. Do you wish to restrict Third Party Property Damage of ₹ 7.5 Lakh to the statutory TPPD liability limit of ₹ 6,000/- only? No				
5. Legal liability against Third Party Risks: Do you wish to cover legal liability? A) Paid Driver and/or Conductor and/or Cleaner (IMT 28) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, no of person (1)				
B) Legal Liability to Employee (IMT 29) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, no. of Person: C) Unnamed Passengers <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, no. of Person: 0				
Compulsory Personal Accident (PA) Cover for owner-driver (PA Cover for Owner –Driver is compulsory for individual vehicle owners) I hereby declare that the Owner Driver does not require Compulsory Personal Accident Cover as <input type="checkbox"/> Owner Driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of atleast 15 lacs.Tenure ___ years   ___ to   ___ <input type="checkbox"/> The Vehicle to be insured is not owned by an individual <input type="checkbox"/> The Owner Driver does not have an effective driving license. (Note: Where the owner driver owns more than one vehicle, compulsory PA cover can be granted for any one vehicle as opted by him/her). Personal Accident cover for owner driver is compulsory for Sum Insured of 15 lacs for Two-wheeler, Private Car and Commercial Vehicles. Compulsory PA Cover for Owner Drivers cannot be granted where the vehicle is owned by a company, a partnership firm or a similar body corporate.				

### PREVIOUS INSURANCE DETAILS

1. Name and address of the previous insurer			
2. Previous Policy Type		3. Previous Policy Number	
4. Existing bonus		%	
5. Period of Insurance		To	
6. Details of Claims made:			
Whether you are entitled to No Claim Bonus? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> NO			

Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

## DETAILS OF DEPRECIATION

**Table 1: Schedule of depreciation for arriving at IDV:**

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

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

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

## PAYMENT DETAILS

Payment Mode : PAYMENT AGGREGATOR

Payment Reference No : 21573351813

Payment Amount: 23,925.00

Payment/Transaction Date: 15/11/2024

Bank Details:

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

Intermediary Code: 3601770000

As verified using OTP sent on mobile number ending with 5656 on 15/11/2024 or as submitted by you in the physical proposal form.

Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516

## TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)	
<b>GSTIN/UIN</b>	19BPRPG2068D1ZR	<b>Name :</b>	Zurich Kotak General Insurance Company (India) Limited
<b>Customer ID</b>	1018118845	<b>GSTIN :</b>	19AAFCK7016C1ZQ
<b>Customer Name</b>	HINDAL GHOSH	<b>Pan Number :</b>	AAFCK7016C
<b>Email ID</b>	BICKYSINGS668@GMAIL.COM	<b>CIN:</b>	U66000MH2014PLC260291
<b>Contact No</b>	9143295656	<b>Address:</b>	White HouseOffice Space No 2B(1)2Nd Floor 119Kolkata West Bengal 700016.
<b>Address</b>	LICHUBAGAN ITACHUNA MANDARAN , PANDUA HOOGHLY, HOOGHLY, 712147, WEST BENGAL, India	<b>Date of Invoice</b>	15/11/2024
<b>IMD Code</b>	3601770000	<b>Invoice No</b>	5161780900
<b>Receipt No</b>	1202501344051	<b>Proposal No</b>	202411150030210
<b>State Code</b>	19	<b>Partner Application No</b>	
<b>Place Of Supply Name</b>	WEST BENGAL - 19	<b>State Code:</b>	19
		<b>State Name</b>	WEST BENGAL
		<b>IRN</b>	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)
Motor Vehicle Insurance Services	997134	16049	16049	6%	962.94	6%	962.94
		5042.24	5042.24	9%	453.80	9%	453.80
<b>Total</b>		21091.24	21091.24		1416.74		1416.74
<b>Total Invoice Value (In Figure)</b>	23,925.00						
<b>Total Invoice Value (In Words)</b>	Twenty Three Thousand Nine Hundred Twenty Five						
<b>Whether Tax Payable on a Reverse Basis or Not</b>				No			

For : Zurich Kotak General Insurance Company (India) Limited



Authorized Signatory

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

Commercial Vehicle Secure (Goods Carrying Vehicle) UIN: IRDAN152RP0008V04201516