

HDFC ERGO General Insurance Company Limited

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

<div> 2302205773409701000 MRS SHRESTHASREE GHOSH SANTOSH PUR GOVT COLONY BLOCK A MAHESHTALA (M) SANTOSH PUR (MAHESHTALA) SOUTH 24 PARGANAS SOUTH 24 PARGANAS WEST BENGAL SOUTH 24 PARGANAS SOUTH 24 PARGANAS - 700142 WEST BENGAL - Tel. 89XXXXXXX4</div>			Vehicle Details				Proposal Details			
			Make		RENAULT		Proposal No.		202410090063468	
			Model		KWID-CLIMBER 1.0 (O) EASY R		Period of Insurance		From 18 Oct, 2024 00:01 hrs To 17 Oct, 2025 23:59	
			Registration No		WB-20-BQ-0186		Issuance Date		09 Oct 2024	
			RTO		KOLKATA		Invoice No.		205773409701000	
			Chassis No.		MEEBBA001N9825217		Customer Id		100739053515	
Cubic Capacity		999 Seats 5								
Year of Manufacture		2022 Body Type HATCHBACK								
Engine No.		B4DA416E063853								
Odometer reading:										
Payment Details : 953000216580302 , Bank Name: BizDirect										
Email ID : ghxxxxxxxxxxxxee@gxxxx.com										

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 18/10/2024 To 17/10/2025	427932	0	0	0	0	427932

Own Damage Policy Period

From Date & Time	18/10/2024 00:01 hrs	To Date & Time	17/10/2025 Midnight
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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	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	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

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.