

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY



230220108936010000

MR DHANASEKAR S 220 PRISTINE PARADISE, ANUGRAHA LAYOUT RAMANASHREE ENCLAVE, BILEKAHALLI BENGALURU BENGALURU KARNATAKA - 560076 Tel. 9980573131	Vehicle Details		Policy Details	
	Make	HONDA	Policy No.	2302 2010 8936 0100 000
	Model	CIVIC-MT	Period of Insurance	From 08 Jul, 2023 00:01 hrs To 07 Jul, 2024 23:59
	Registration No	TN-34-E-9696	Issuance Date	04/07/2023
	RTO	THIRUCHENGODE	Invoice No.	201089360100000
	Chassis No.	MAKFD152B7N010016	Customer Id	101227585404
	Cubic Capacity /Watts	1799 Seats 5	EIA No.	Not provided
	Year of Manufacture	2007 Body Type SEDAN		
	Engine No.	RI8A11974890		
	Odometer reading:			
	Payment Details : PMR1460885041433 , Bank Name:BIZDIRECT			
	Email ID : dhanasekars@gmail.com			

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 08/07/2023 To 07/07/2024	200000	0	0	0	0	200000

Own Damage Policy Period				Liability Policy Period			
From Date & Time	08/07/2023 00:01 hrs	To Date & Time	07/07/2024 Midnight	From Date & Time	08/07/2023 00:01 hrs	To Date & Time	07/07/2024 Midnight

Premium Details (₹)			
Own Damage Premium(a)		Liability Premium(b)	
Basic Own Damage	1500	Basic Third Party Liability	7897
Total Basic Premium	1500	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (50%)	750	PA Cover for Owner Driver of 1500000	325
Total - Less	750	PA Cover for Un-Named Persons of 200000 Each (for 5 Persons) (IMT-16)	500
		Net Liability Premium (b)	8772
		Total Package Premium (a+b)	9522
		Integrated Tax 18%	1714
Net Own Damage Premium (a)	750	Total Premium	11236

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0
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Nominee for Owner driver	Kavipriya, Spouse	Appointee	
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Hypothecated(IMT-7) with:	KARUR VYSYA BANK LTD,Default
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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- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 **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. 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/547/2022/5450/22 dated 22/12/2022 as prescribed in Government of Maharashtra Order No. Mudrank 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.

Branch :4th flr rajanarayanan towers, 70,race course rd, coimbatore

For Claim/Policy related queries call 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 & track claim.

Goods & Services Tax Registration No: 33AABCL5045N1ZF		HSN Code	997134
		For HDFC ERGO General Insurance Company Ltd	
Agent Name : VISHNU. S Agent Code : 201506694211 Tel No. : 91-9790417517		 Duly Constituted Attorney	

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

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on www.hdfcergo.com



Send us 'Hi' on our WhatsApp Number **8169500 500**



Download the **HDFC ERGO Insurance App** on **Android** or **iOS**

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordsings>."

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

 2302201089360100000 MR DHANASEKAR S 220 PRISTINE PARADISE, ANUGRAHA LAYOUT RAMANASHREE ENCLAVE, BILEKAHALLI BENGALURU BENGALURU - 560076 KARNATAKA - Tel. 9980573131	Vehicle Details				Proposal Details			
	Make	HONDA			Proposal No.	202307020008393		
	Model	CIVIC-MT			Period of Insurance	From 08 Jul, 2023 00:01 hrs To 07 Jul, 2024 23:59		
	Registration No	TN-34-E-9696			Issuance Date	04 Jul 2023		
	RTO	THIRUCHENGODE			Invoice No.	201089360100000		
	Chassis No.	MAKFD152B7N010016			Customer Id	101227585404		
	Cubic Capacity	1799	Seats	5				
	Year of Manufacture	2007	Body Type	SEDAN				
	Engine No.	R18A11974890						
	Odometer reading:							
	Payment Details : PMR1460885041433 , Bank Name:BIZDIRECT							
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		Net Liability Premium (b)	8772
		Total Package Premium (a+b)	9522
		Integrated Tax 18%	1714
Net Own Damage Premium (a)	750	Total Premium	11236

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0
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Nominee for Owner driver	Kavipriya, Spouse	Appointee	
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Hypothecated(IMT-7) with:KARUR VYSYA BANK LTD,Default

Agent Name : VISHNU. S Agent Code : 201506694211 Tel No. : 91-9790417517

Anti rebate clause
<p>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.</p> <p>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..</p>

Terms and Conditions
<p>I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>5) I understand the Proposal No. 202307020008393 is issued to me basis on above information.</p> <p>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.</p> <p>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.</p>

Frequently Asked Question's (FAQ's) - Motor Insurance

WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- a. Fire, explosion, self ignition or lightning.
- b. Burglary, housebreaking or theft
- c. All act of God perils like earthquake, flood, cyclone etc
- d. Accidental external means, terrorism, riot and strike

Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for

- a. Accidental death / injury to any third party
- b. Any damage to property owned by third party

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

- a. No objection letter from the previous insured
- b. Form 29/30, Sale Deed OR transferred RC copy. In case of smart card, RTO transfer fee paid receipt.
- c. Differential Premium if any (NCB recovery, PA to Owner - Driver etc)
- d. NOC from Financier, if applicable.
- e. Pre-inspection is must if transfer request date is >14 days from the endorsed RC copy date
- f. Break-in loading >45 days (if applicable)

Additional Documents

- a. Incase of death of Insured - a. Death Certificate b. Legal heir certificate
- b. Incase of Employer to Employee transfer - a. Letter from Employer

WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

For Changes related to registration of vehicle or vehicle details like

- a. Correction in registration number/ location / address
- b. Correction in vehicle make & model/ cubic capacity/ seating capacity/ engine & chassis number/manufacture year

To make above changes, you need following documents:

- a. Request letter for the change
- b. Policy copy
- c. Registration Certificate copy / Invoice Copy for change in vehicle details
- d. Cheque for additional premium if applicable

For addition of electrical and non electrical accessories, CNG & LPG Kit:

- a. Request letter for the change
- b. Policy copy
- c. Invoice copy (mandatory where value of accessory exceeds ₹ 20,000/-)
- d. Endorsed Registration Certificate Copy (For CNG/LPG kit)
- e. Cheque for additional premium

E-mail or Call us for additional premium details & send relevant documents copy to our customer service office

For Change of financier details (Hypothecation/Lease/Hire-Purchase)

- a. Request letter for the change
- b. Policy copy
- c. Endorsed Registration Certificate copy
- d. NOC from financier OR form 35 duly signed and stamped by financier

For any endorsements on your policy you can simply place your request on HELP Section of our website www.hdfcergo.com

HOW DO I FILE A CLAIM?

For Accidental damage to the insured vehicle (Own Damage Claims):

- Visit the 'Help' section by clicking <https://selfhelp.hdfcergo.com>
- Send us a "Hi" on our WhatsApp number 8169 500 500
- Call us on our Customer Service No.: 022-62346234/ 0120-62346234

Please keep the following details handy while intimating a claim:

- a. Policy number
- b. Registration details/RC copy
- c. Driver's details at the time of accident including driving license number
- d. FIR on a case-to-case basis
- e. Repair estimate

WHAT IS THE CLAIM PROCESS?

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
3. If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.
5. The insured should not initiate any repairs or dismantle the vehicle before the survey is completed.

CLAIMS DOCUMENTS -
For ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- c. Driving license of the person driving at the time of the accident
- d. Policy copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financier incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnama is required for TP injury / death / property damage

Additional documents required for commercial vehicles:

- a. Spot survey b. Load challan c. Fitness certificate d. Route permit

CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a. Duly filled and signed claim form & discharge voucher (after loss settlement)
- b. Original Registration Certificate (RC)
- c. Original policy copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- f. No trace report confirming that the stolen vehicle is not traceable
- g. Original NOC from financier incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- i. Duly signed RTO transfer papers (Form 26, 28,29,30,35)
- j. RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- l. Deed of subrogation cum indemnity on judicial stamp paper

Disclaimer: Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

WHAT IS NCB?

NO CLAIM BONUS (NCB):

NCB is provided for every claim free year basis the slab as provided by Tariff.

How can I get No Claim Bonus Reserving Letter?

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

HOW DO I RENEW MY POLICY?

You can renew your policy via any of the below options:

- a. **RENEW ONLINE:** Visit "Instant Renewal" section on our website www.hdfcergo.com to renew instantly
- b. **Call** on 022-62346234 / 0120-62346234 and renew instantly
- c. Courier the Cheque / Demand Draft in favor of "HDFC ERGO General Insurance Company Ltd" to our Customer service office
- d. **Email** to care@hdfcergo.com

HOW TO CONTACT US?

Customer Service No : 022- 6234 6234 / 0120- 6234 6234
E-Mail : care@hdfcergo.com
Write to us at : HDFC ERGO General Insurance Company Limited
(Customer service office) D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078. Maharashtra.

Convenience at your fingertips

On the HELP section of our website, you can:

-  Get Policy Copy/
80D Tax Certificate
-  Make Changes
on Policy
-  Track Claim
Status
-  Update Contact
Details