



Reliance Private Car Vehicle Certificate cum Policy Schedule

Name of Insured : MR. ARUNAV TALUKDAR
Address : 4/19, GROUND FLOOR OLD DOUBLE STOREY LAJPAT NAGAR-IV DELHI NORTH WEST 110024 DELHI
Contact details : 9899725745 / 9899725745
Email ID : arunavonline@gmail.com

Policy / Certificate No. : 9202732311004278
Proposal /Covernote No : 040813701642
Business/Occupation: NA
Period of Insurance : From 00:00 Hrs on 06/08/2013 to 05/08/2014 on 23:59

Hypothecated with HDFC BANK LTD
Zone A **Geographical Area** India

Particulars of vehicle Insured :

Registration Number and Place	Make / Model	Engine / Chassis No.Vehicle	Cubic Capacity	Year of MFG	Seating Capacity of side car (if any) including driver	Net Premium Rs.	IDV (Insured's Declared Value) Rs
DL04CAD8812 DELHI WEST JANAK PURI	CHEVROLET SPARK LT	B10S1521830KC2 MA6MF481EAH048922	995	2010	5	3,900.07	237,485.00

Limitations As To Use

The Policy covers use 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/Classes 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 :

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. 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 of control of the insured up to the limits specified Rs.7.5 lakhs .

Deductible under Section-

(i)Compulsory deductible Rs. 1000/-(ii) Additional compulsory deductible Rs. 0/-(iii) Voluntary deductible Rs. 0 /-(iv) PA Cover for owner-driver under section III CSI Rs. 200000/-

Nominee Details :

PA Owner Driver : Nominee Name : MONMI BHARALI TALUKDAR Nominee Age : 30 Relationship with Owner Driver : SPOUSE

Special Conditions: NA

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 vides Receipt No. MH000023890201314E dated 10/04/2013 Not applicable for the State of Jammu and Kashmir.

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. No Claim Bonus will only be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

Insured's Declared Value

For the Vehicle (Rs)	For Trailers (Rs)	Non Elec. Accessories (Rs)	Elec./Electronic Accessories (Rs)	Value of CNG/LPG Kit (Rs)	Total Cover SI (Rs)	Total IDV (Rs)
237,485.00	0.00	0.00	0.00	0.00	0.00	237,485.00

Premium Schedule

Own Damage		Liability	
Basic OD	5,198.00	Basic Liability	941.00
Basic Own Damage Premium	5,198.00	Basic Liability Premium	941.00
Deduct 45% for NCB	-2,339.24	PA Benefits	
TOTAL OWN DAMAGE PREMIUM	2,859.07	Compulsory PA cover to Owner Driver of CSI 200000(IMT-15)	100.00
		Total PA Premium	100.00
		Legal Liability	
		Total Liability Premium	1,041.00
		Package Premium	3,900.07
		Add:Service Tax (12% of Net Premium)	468.01
		Add:Education Cess (2% of Service Tax)	9.36
		Add:Secondary & Higher Education Cess(1% of Service Tax)	4.68
		FINAL PREMIUM	4,382.00

Subject to I.M.T. Endt.Nos. & Memorandum printed/herein/attached hereto. IMT22,15

Service Tax Reg.No. AABCR6747BST001
Category-General Insurance Business Service 00440005

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 the terms, conditions and exclusions of the Reliance Private Car Package Policy. In Witness whereof this Policy has been signed at Mumbai on 04/08/2013 in lieu of Cover Note No. 040813701642 dated 04/08/2013

In the unfortunate event of a claim, Please call along with your Policy No.on 1800 103 1999 (toll free) or 022 41112600 (Standard STD Rates Apply) and register your claim immediately within 7 days from the date of loss. For Customer service, Please call along with your Policy No. on 1800 300 28282(toll free) or 39898282 (local charges apply) | www.reliancegeneral.co.in

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

For Reliance General Insurance Co. Ltd.

Duly Constituted Attorney(s)

Reliance General Insurance Co. Ltd.

Registered Office: Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001

Policy Issuing Office : 570, Naigaum Cross Road, Next to Royal Industrial Estate, Wadala (W), Mumbai - 400 031

Policy servicing office : Reliance General Insurance Co Ltd 570- Rectifier House, Naigaum Cross Road.Wadala(W),Mumbai, MAHARASHTRA,India - 400031

Intermediary Code/Name : DIRECT / DIRECT

Intermediary Contact No:

Some Important Insurance Terms for your understanding of the Motor Insurance Cover

Own Damage Cover:

Own Damage or OD means Loss/Damage to your motor vehicle and/or accessories due to specified PERILS (risks/hazards)

Fire *Self Ignition *Explosion *Lightning *Theft * Burglary *Housebreaking *Riot *Strike *Earthquake *Flood and allied perils *Accidental external means *Malicious acts *Terrorist activity *Transit *Landslide / rockslide

Own Damage cover is available in Package Policy or a Comprehensive Policy but would not be available under Act only or Third Party Policy.

It is recommended to essentially go in for Package cover as it is a Comprehensive cover for your vehicle

Third Party Liability Cover:

Means protection against any legal liability towards third party in case your vehicle accidentally causes either *Death of or bodily injury to any "Third Party" or "damage to property belonging to "Third Party" as per the provisions of Motor Vehicle Act.

Third Party Property Damage is available up to a limit of Rs 7, 50, 000/-

Third Party Liability cover is a mandatory part of any Motor Vehicle Policy, either Package or Comprehensive Policy or Third Party Policy.

We are pleased to inform you that Comprehensive Policy can also provide the following against additional premium:

- Compulsory Personal Accident cover to owner driver (Individual Insured) up to a value of Rs 200000.
- Legal liability towards the paid driver.
- PA cover for Un-named passengers

Major Exclusions:

Every Insurance policy has certain areas which are excluded. Major exclusion under this policy are: Consequential loss, depreciation, normal wear and tear, mechanical or electrical breakdown failures or breakages. Vehicles insured under Private Car category is not covered if used for commercial purposes or if driven by an unauthorized driver.

Note: The above exclusions are indicative. For complete details, please refer to the policy wordings on our website www.reliancegeneral.co.in.

Insurance being a contract of Utmost Good Faith requires the customer to disclose all information correctly. If you feel any information is not captured correctly or is incomplete, we request you to approach us.

Other suitable Products of Reliance General Insurance Company Limited

- Reliance Health Wise Policy – Excellent Health Insurance Solution for your entire family
- Reliance Critical Illness Policy – Get Cushioned against financial adversity as a result of critical illness.
- Reliance Personal Accident Policy – Financial Compensation against accidents
- Reliance Householders Insurance policy – Package cover for entire Household items including building
- Reliance Overseas Travel Care – Covers Medical Expenses, accident & others during overseas travel

..... Lot more visit <http://www.reliancegeneral.co.in>

Dear **Mr. Arunav Talukdar**

We thank you for placing your trust with Reliance General Insurance Company Limited

We are pleased to enclose Private Car Package Policy as Proposed by you

This Policy has been issued on the basis of the information provided by you during the transaction. The information has been captured by the system as ONLINE PROPOSAL FORM for future reference. Given here below is an extract of the same for your records and reference.

(I) Details of Registered Owner/Insured			
Name of the Insured	: Mr. Arunav Talukdar	City	: NORTH WEST
Address	: OLD DOUBLE STOREY	State	: DELHI
(Policy will be sent there)	LAJPAT NAGAR-IV	Landline number	: 9899725745
	DELHI -110024	Mobile number	: 9899725745
E-mail ID	: arunavonline@gmail.com		
(II) Policy Details			
Total Insured Declared Value (IDV)	: Rs 237485	Total Premium amount	: Rs 4382 (Incl ST)
Policy Start date	: 06/08/2013	Policy End date	: 05/08/2014
Hypothecation Type	: Hypothecated	Name of Financial Inst	: HDFC BANK LTD
Address of Financial Institution	: HDFC Bank Ltd, Churchgate, Mumbai, 400020	Renewal/Rollover/Fresh	: Rollover
(III) Vehicle Details			
Make	: CHEVROLET	Manufacturing Month/Year	: JUN/2010
Model	: SPARK LT	Date of Purchase/Registration	: 14/08/2010
Variant	: LT	RTO Location	: DELHI WEST JANAK PURI
Engine Number	: B10S1521830KC2	Registration number	: DL04CAD8812
Chassis Number	: MA6MF481EAH048922	Seating Capacity Including Driver	: 5
Vehicle IDV	: Rs 237485	Value of Non Electrical Accessories	: Rs 0
Value of CNG/LPG KIT	: Rs 0	Value of Electrical Accessories	: Rs 0
(IV) Additional Cover/s Opted			
Electrical Accessories	: NO	Legal Liability to Paid Driver	: NO
Non Electrical Accessories	: NO	Personal Accident Cover for unnamed Passengers	: NO
CNG/LPG Kit Attached	: NO		
(V) Add on Cover/s Opted			
Nil Depreciation Cover	: NO	Total Cover	: NO
		NCB Retention	: NO
(VI) Discounts Claimed			
Anti Theft Device Discount	: Rs 0	Automobile Association Discount	: Rs 0
* Voluntary Deductible Discount	: Rs 0	Automobile Association Membership number	: N/A
* Against this discount you have accepted an additional voluntary deductible of Rs 0 against each claim			
(VII) PA to Owner Driver - Nominee Details			
Nominee Name	: MONMI BHARALI TALUKDAR	Nominee Relationship with Owner Driver	: SPOUSE
Nominee Age	: 30	Nominee Address	: 4/19, Ground Floor Old Double Storey Lajpat Nagar-IV DELHI North West Delhi 110024
(VIII) Payment Details			
Payment Mode	: Online	Bank Name	:
Premium Amount	: Rs 4382	Amount in Words	: Rupees Four Thousand Three Hundred Eighty Two Only
Payment Date	: 8/4/2013 7:30:28 PM		

Declaration

I agree that the insurance benefit available to me shall become voidable in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any particulars in the application form / personal statement, declaration and connected documents or any material information has been withheld by me or anyone acting on my behalf to obtain insurance benefit. I hereby declare that I am not aware of any neglect and omission or error or existence of any circumstances likely to give rise to a claim thereof. I hereby declare, in case of false declaration the Insurance Company shall have the right to cancel the policy. The insurance company shall have the right to change the premium and conditions agreed to subject to such terms and conditions as has been communicated to me. I hereby agree that my enrollment for insurance would be at the sole discretion of the insurance company. I declare and warrant that the information I have given in this online form will be considered as the proposal form in relation to myself (or other person or categories of persons to be insured) and any documentation of information accompanying it or arising out of the answers I have given is complete and accurate in all respects. I understand and agree that this online form and other information and documentation I have given or will give, relating to myself or any other person to be insured, will be the basis of any insurance that you may issue, and I also understand the consequences of any default. I further understand that the coverage offered is subject to realization of premium payment.

Online Transaction Facility - Terms and Conditions:

I have read and understood the terms and conditions governing the Online Transaction Facility of Reliance General Insurance Company Ltd. I have also read and understood the salient, features, terms and conditions of the policy as stated in the brochure.

Insured Name : Mr. Arunav Talukdar

Date : 04/08/2013

- The information that you give to Reliance General Insurance on this online form will be treated as the proposal form and details in any supplemental information form or documentation supplied by you or on your behalf will influence our decision to offer insurance and the terms upon which to offer it. Further, any policy we issue will be based on what you have told us. It is therefore important that your answers are complete and accurate in all respect.
- The questions in this online form are indicative rather than exhaustive. You must provide us with all information relevant to the risk to be insured, even if it is not the subject of a question in this online form. If you are in any doubt as to what information should be given, please email us at services.rgicl@rcap.co.in. Any failure to provide us with full and accurate material information may mean that your policy can be declared as void.
- No insurance cover will be in force until we have approved it and the premium has been paid.

Statutory Warning - PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)

- 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 punishable with fine, which may extend to five hundred rupees.

We hope the information shown above is found by you as correct

For detailed terms & condition (Policy Wordings) governing this policy, kindly refer our website.

In case of any query you may contact our customer care service numbers given on the face of the policy. We look forward to having a long term & fruitful relationship

Yours truly



Authorized Signatory

For Reliance General Insurance Co Ltd