

Private Car Package Policy



Mr/Ms GAURAV BANSAL Communication Address: S/O SUBHASH BANSAL 11/1 FOUNDRY TANK NAYA BAZA R NAHAN SIRMAUR NAHAN PINCODE - 173001 SIRMAUR HIMACHAL PRADESH - 173001 Tel. 9818690858	Vehicle Details				Policy Details	
	Make	HONDA			Policy No.	2302 1015 0250 4700 000
	Model	AMAZE-VX CVT PETROL(1199 CC)			Period of Insurance	From 16 Nov, 2025 00:01 hrs
	Registration No	HR-98-H-2764			To 15 Nov, 2026 Midnight	
	RTO	BADSHAHPUR			Issuance Date	16/11/2025
	Chassis No.	15746			Invoice No.	101502504700000
	Cubic Capacity /Watts	1199	Seats	5		
	Year of Manufacture	2022	Body Type	SEDAN		
	Engine No.	51500			EIA No.	Not provided
	Odometer reading:	0				
Payment Details : 1122511067744 , Date: NaD, Bank Name: BizDirect						
Email ID : gaurav3ansal@gmail.com				GSTIN No :		

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 16/11/2025 To 15/11/2026	588927	0	0	0	0	588927

Own Damage Policy Period				Liability Policy Period			
From Date & Time	16/11/2025 00:01 hrs	To Date & Time	15/11/2026 Midnight	From Date & Time	16/11/2025 00:01 hrs	To Date & Time	15/11/2026 Midnight

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage:	7892	Basic Third Party Liability:	3416
Total Basic Premium	7892	Net Liability Premium (b)	3416
Less: No Claim Bonus (35%)	2762	Total Package Premium (a+b)	15849
Add on Coverages		Integrated Tax 18%	2853
Total - Less	2762		
Zero Depreciation (IRDAN125RP0001V02201415/A0021V01201415)	6773		
No Claim bonus Protection (IRDAN125RP0001V02201415/A0060V01202122)	530		
Total - Add on	7303		
Net Own Damage Premium (a)	12433	Total Premium	18702

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible	0
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Previous Policy No.	62008232450000	Valid	15/11/2024 to 14/11/2025 of ICICI LOMBARD GENERAL INSURANCE CO. LTD.	NCB	25%
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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.

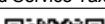

Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

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): ₹ 0 **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. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt.15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M,Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425,Dt. 03/10/2024) as prescribed in Government of Maharashtra Order No. Mudrank 2017/CR.97/M-1, Dt.09/01/2018. 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.

*Please note that your communication address is treated as the address for underwriting purposes, which is generally address where you would be currently and temporarily residing, and is different from your permanent address. Details alongwith the proof for your permanent address is provided either from reference of C-KYC Registry and/or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch if case you intend to change the 'permanent address' provided."

Branch : LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. **Phone No. :** +91-22-66383600

Goods and Service Tax Registration No: 27AABCL5045N1Z8		HSN Code	997134
	AGENT Name : Amazon(Pay) India Pvt. Ltd. AGENT Code : 200621961993	For HDFC ERGO General Insurance Company Ltd  Duly Constituted Attorney	

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

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



2302101502504700000

<div></div> <div>2302101502504700000</div> <div>Mr/Ms GAURAV BANSAL S/O SUBHASH BANSAL 11/1 FOUNDRY TANK NAYA BAZA R NAHAN SIRMAUR NAHAN PINCODE - 173001 SIRMAUR - 173001 HIMACHAL PRADESH - Tel. 9818690858</div>	Vehicle Details				Proposal Details		
	Make	HONDA		Proposal No.	2302101502504700000		
	Model	AMAZE-VX CVT PETROL(1199 CC)		Period of Insurance	From 16 Nov, 2025 00:01 hrs To 15 Nov, 2026 Midnight		
	Registration No	HR-98-H-2764		Issuance Date	16 Nov 2025		
	RTO	BADSHAHPUR		Invoice No.	101502504700000		
	Chassis No.	15746					
	Cubic Capacity	1199	Seats	5			
Year of Manufacture	2022	Body Type	SEDAN				
Engine No.	51500						
Odometer reading:	0						
Payment Details : 1122511067744 , Date: NaD, Bank Name:BizDirect							
Email ID : gaurav3ansal@gmail.com GSTIN No :							
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
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Own Damage Policy Period				Liability Policy Period			
From Date & Time	16/11/2025 00:01 hrs	To Date & Time	15/11/2026 Midnight	From Date & Time	16/11/2025 00:01 hrs	To Date & Time	15/11/2026 Midnight
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Total - Less		2762					
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No Claim bonus Protection (IRDAN125RP0001V02201415/A0060V01202122)		530					
Total - Add on		7303					
Net Own Damage Premium (a)		12433		Total Premium		18702	
Geographical Area	India		Compulsory Deductible (IMT-22)	1,000		Voluntary Deductible (IMT-22A)	0
Previous Policy No.	62008232450000	Valid	15/11/2024 to 14/11/2025 of ICICI LOMBARD GENERAL INSURANCE CO. LTD.				NCB 25%
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.							
AGENT Code : 200621961993							
AGENT Name : Amazon(Pay) India Pvt. Ltd.							
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 understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any.</p> <p>HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer</p> <p>The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.</p> <p>If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then Claim will be paid proportionately.</p> <p>4) 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>5) 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>6) I understand the Proposal No. 2302101502504700000 is issued to me basis on above information.</p> <p>7) 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>							