

Date: 19-Aug-2020

To,
HCL TECHNOLOGIES
A-11, SECTOR-16 NOIDA GxAUTAM BUDH NAGAR UTTAR PRADESH Noida NCR() 201301
Contact Details: 8800968475
Policy number: PBW/000000089168

Subject: Risk assumption for Kotak Car Secure - OD Only

Dear Mr. TECHNOLOGIES ,

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

This is with reference to your above mentioned Policy issued under Kotak Car Secure - OD Only.

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. The policy wordings detailing the terms and conditions has been sent to your registered email id and is also available on our website www.kotakgeneralinsurance.com under the downloads section.

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@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infiniti, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai – 400097

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 if we discover 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.

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 Kotak Mahindra General Insurance Company Limited



Authorised Signatory



General Insurance

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CIN: U66000MH2014PLC260291, **Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051. Maharashtra, India.

Corporate Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai 400097. India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneralinsurance.com IRDAI Reg. No. 152



General Insurance

Kotak Car Secure OD Only
Certificate cum Policy Schedule

Policy / Certificate No: PBW/000000089168

For any assistance please call 1800 266 4545 or visit www.kotakgeneralinsurance.com



INSURED DETAILS

Name: **HCL TECHNOLOGIES**
Address: A-11, SECTOR-16 NOIDA GxAUTAM BUDH NAGAR UTTAR PRADESH Noida
NCR() 201301
Place of Maharashtra
Supply:
Supply 27
state
Code:
Phone: NA
Mobile: 8800968475
Email: ghanshyam.j@hcl.com
GSTIN:

POLICY DETAILS

Policy Issuing Office: Ground Floor, Unit No. D2, Model Industrial. Colony, Opp
Aarey Road, Mumbai 400063.
Period of Insurance:
From: 21-08-2020 00:00 **to: 20-08-2021 Midnight**
Policy issued on: 19-08-2020 Cover Note No: NA
Hypothecated to: AXIS

VEHICLE DETAILS

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/ Trailer Chassis No.	Cubic Capacity	Seating Capacity
UP16CH7736	MARUTI	CELERIO	VXI AMT	2019	GAUTAMBUDDH NAGAR	K10BN8233246	MA3ETDE1S00628383	998	5

Insured Declared Value (IDV) of the Vehicle (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 ₹)
470,105.00	0	0	0	0.00	470,105.00

PREMIUM COMPUTATION TABLE (IN ₹)

Own Damage	
Basic Own Damage	3,572.80
Add	0
Add on covers Total Premium #	
Less:	
Bonus Percent 20%	714.56
Total Own Damage Premium	2,858.24
Taxable value of Services	2,858.24
IGST @ 18%	514
Total Premium (in ₹)	3,372.00

Add on Covers Opted For:

: For the covers opted as shown in [Add On Covers Details Table](#)

Geographical Area Additional Excess ₹ Compulsory Deductibles ₹
Voluntary Deductible ₹ Voluntary Deductible for Depreciation Cover ₹ Total Deductible ₹

The insurance coverage provided under this Policy is only for Own Damage of the Vehicle and does not cover any other liability/third party liability in respect of the insured vehicle.

INTERMEDIARY DETAILS

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

THIRD PARTY (TP) POLICY DETAILS AS SUBMITTED BY THE PROPOSER*

Name of Insurer	Acko General Insurance
Policy Number	BCBA00119743806/00
Policy Start Date	21-08-2019
Policy End Date	20-08-2022

** In case above mentioned information is found to be incorrect, all benefits under the policy shall stand forfeited and this policy shall be void ab- initio.
[Customer needs to ensure that there is a valid TP cover at all times.](#)*

NOMINEE DETAILS

*Nominee Name	*Nominee age	*Relationship	*Name of Appointee (if nominee is a minor)	Relationship to the Nominee
Nominee Name	20	Spouse		

ADD-ON COVER DETAILS

Sr No.	Add-on Cover	Sum Insured ('INR)	Premium	Remarks
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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.kotakgeneralinsurance.com Please refer to the claim form for necessary documents to be submitted for processing the claim.

Kotak Car Secure OD Only UIN: IRDAN152RP0012V01201920

Kotak Mahindra General Insurance Company Limited

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LIMITATIONS AS TO USE

The policy covers use of the vehicle for any purpose other than; Hire or reward, Carriage of goods (other than samples or personal luggage), organized racing, Pace making, speed testing, reliability trails or any purpose in connection with Motor Trade.

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

All types of vehicles	% 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

Subject to I.M.T. Endt.Nos. & Memorandum IMT 22, , 7, GR 27 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

TAX DETAILS

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z T	Category	: General Insurance Services
SAC Code	997134	Description	Motor vehicle insurance services

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 Ground Floor, Unit No. D2, Model Industrial. Colony, Opp Aarey Road, Mumbai 400063 at Mumbai this 19 day of August of 2020

₹ 0.50 for this policy paid as part of consolidated stamp duty payment.

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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

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