

Cholamandalam MS General Insurance Company Limited

NEW NO. 2, OLD NO. 234, DARE HOUSE, II FLOOR, N. S. C. BOSE ROAD, PARRYS, CHENNAI - 600 001., CHENNAI, TAMIL NADU,600001

GSTIN Number: 33AABCC6633K1ZQ PAN: AABCC6633K CIN: U66030TN2001PLC047977

IRDA Registration No: 123 UIN No: IRDAN123RP0003V01201920

CHOLA STANDALONE OWN DAMAGE POLICY FOR TWO WHEELER CUM RECEIPT

(Form 51 of the central motor vehicle rules, 1989)

OD Policy No 3409/00462721/000/00 Proposal No. & Date Policy Issued On 25-Apr-2024 14:22 Period of OD insurance Insured Name Mr GOKUL E

Previous Policy No 411700/31/2024/YAM/1086

NO 18/298 20 TH STREET MGR NAGAR **Insured Add** PERIYAKUPPAM TIRUNELVELI TAMIL NADU 602001

Previous Insurer The Oriental Insurance Co. Ltd.

YC2404251400218340 & 25-Apr-2024 14:22

27-Apr-2024 (00:00) to 26-Apr-2025 (Midnight)

Other Liability Policy No 411700/31/2024/YAM/1086 Other Liability Ins. Co The Oriental Insurance Co. Ltd.

Other Liability Policy Start Date 27-Apr-2023 Other Liability Policy End Date 26-Apr-2028

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating Capacity	
YAMAHA	MT15	BXF1	155	2023	2	
D.O.B	Mobile Number	Email Pan Number GSTIN		GSTIN	Product Type	
26-Aug-2000	82****9908	go*************.com	NA	NA	ADDON	
Body Type	Registration No.	RTO	Hypothecation/Lease* Fuel Type		Chassis No	
SOLO	TN-20-DE-9612	TIRUVALLUR	No	PETROL	ME1RG6843P0011198	
Engine No	Invoice Date	Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	Total IDV	
G3N4E0452591	27-Apr-2023	136351	0	0	136351	

Schedule of Premium (Amount in Rs.)

	Own Damag	e Premium (A)		
Basic Premium		Deductibles		
Vehicle	1920	Voluntary Deductibles (0) (IMT-22A)	0	
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0	
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0	
Sub Total (Basic Premium)	1920	No Claim Bonus (20%)	384	
IMT 33	0	Handicap Discount (IMT-12)	0	
Add On Coverages (Nil Depreciation)	682	Sub Total (Deductibles)	384	
Add On Coverages (RTI)	0	Net Own Damage Premium (A)	2627	
Add On Coverages (Engine Protector)	409			
Add On Coverages (EMI Cover)	0			
Add On Coverages (Helmet Cover)	0			
Add On Coverages (Tyre Cover)	0			
Add On Coverages (EME Cover)	0			
Geographical Area Extension (IMT-1)	0	SGST(9 %)	237	
Sub Total-Addition	1091	CGST(9 %)	237	
		IGST(0%)	0	
		Gross Premium Paid	3101	
UIN Details: Nil Depreciation ,Engine Protector	IRDAN123RP0003V0120192	AN123RP0003V01201920/A0032V01201920 ,IRDAN123RP0017V01201819/A0081V01201819		

Note: 1.Policy issuance is subject to realization of cheque..2.Consolidated stamp duty paid Vide G.O. Rt No.536, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated null 3.Own Damage Cover is subject to a valid Third Party Policy.

Insured Declared Value: The schedule of age-wise insured declared(IDV) as shown in the below table is applicable for the purpose of Total loss including Theft/Constructive Total Loss (TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

Tenure	27-Apr-2024 to 26-Apr-2025	-	-	-	-
IDV	136351	0	0	0	0

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Drivers Clause: Any person including the insured: Provided that the person ordiving holds an effective learners license may also drive the vehicle & that such a person ansitises the requirements of Rule 3 of the Central Motor Ovel-hole Rules, 1989.

Disclaimer: This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP cover at all times

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at (1800-208-5544) or may write an email at (www.cholainsurance.com). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Office of the Company at (customercare@cholams.murugappa.com). In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman for the redressal of grievance. The company at (customercare@cholams.murugappa.com).

Policy wording can be downloaded from our Website(www.cholainsurance.com)

Hypothecation Details: NA,,, CPA Waiver reasons: NA

Important Notice: The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY For legal interpretation, English version will hold good.

Disclaimer: : Additional deductible: Rs.1000/- or 10% of the claim value whichever is higher for 6th or subsequent admissible claims during the policy period

Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Inwe hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988. In case this policy is cancelled for any reason before 31st October of the following year, only the refund calculated as per terms of the policy and only with corresponding amount of GST would be refunded. However, as each is policy is cancelled beyond the said date (31st October of the following year), only the refund calculated as per terms of the policy would be refunded and any GST amount would NOT be refunded owing to the restrictions prescribed under the GST law. However, an unregistered GST customers can apply for refund of the GST amount from the government directly in FORM GST RFD-01 (along with relevant documents), within the prescribed timelines as per Circulate No. 1886/2007/2005/CST date of 2011/2002.

Circular No. 188/20/2022-GST dated 27/12/2022.

Scan QR To View Policy	MISP Details	Broker Details	Signature
	SAC:997134 , Description Of Service:MOTOR VEHICLE INSURANCE SERVICES,	Broker Code : DB-403/08 Broker Name : Toyota Tsusho Insurance Brokers India Pvt Ltd Broker Address :No 53(NP) Developed Plots, Industrial Estate, Ekkattuthangal, Chennai – 600032	For & On Behalf of Cholamandalam MS General Insurance Company Limited & J. J. Authorized Signatory