

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



## Motor Insurance - Goods Carrying Comprehensive Policy



2315208210960400000

		Vehicle Details		Policy Details	
MR RAJKUMAR DUBAR YADAV	Communication Address: S NO 20, ROOM NO 9 , GAYATRI CHAWL, M.P. NAGAR, VASAI EAST , PALGHAR THANE THANE MAHARASHTRA 401208 Tel : 83XXXXXX3	Registration No.	MH-48-DC-4404	Policy No.	2315 2082 1096 0400 000
RTO	VASAI VIRAR	Period of Insurance	From 04 Feb, 2026 17:37 hrs To 03 Feb, 2027 Midnight		
Maximum License carrying capacity	1				
GVW	2625	Issuance Date	04/02/2026		
Body Type	OPEN	Invoice No.	208210960400000		
Mfg Year	2024	Customer Id	101271392410		
Private/Public Carrier	PUBLIC	EIA No.	Not provided		
Payment Details : GCV2530701841746 , Bank Name:BIZDIRECT					
Email ID : aaxxxxxxx23@xxxxx.com					

Make	Model - Variant	Engine No	Chassis No
ASHOK LEYLAND	DOST - XL LS FSD	DRH218808P	MB1AA22EXRRDA2269

Insured's Declared Value (IDV) (₹)						
Vehicle Chassis	Vehicle Body	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
750,000	0	0	0	0	0	750,000

Trailer Chassis No	Bundled cover			Liability only Cover		
From Date & Time	04/02/2026	To Date & Time	03/02/2027	From Date & Time	04/02/2026	To Date & Time

Premium Details (₹)	
Own Damage Premium(a)	Liability Premium(b)
Basic Own Damage	Basic Third Party Liability
Total Basic Premium	LL to Paid Driver/Conductor/Cleaner (IMT-28)
Add : Cover for Lamps, Tyres, Mudguards, Bumpers (IMT-23)	Net Liability Premium (b)
Total - Add	Total Package Premium (a+b)
Less: No Claim Bonus 20 %	Integrated Tax 18% on Other Premium
Total - Less	Integrated Tax 5% on Basic Third Party Liability Premium
Net Own Damage Premium (a)	Total Tax
	Total Premium

Geographical Area	India	Compulsory Deductible (IMT-21)	500
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Previous Policy No.	215032/31/25/007940	Valid	23/01/2025 to 22/01/2026 of SHIRIRAM GENERAL INSURANCE COMPANY LIMITED	NCB	0%
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.					
<b>My Policy Number (IMT-7) WILKINSON FINANCIAL INDIA LTD, Mumbai</b>					

LIMITATIONS AS TO USE:	The Policy covers use of the vehicle only under a permit within the meaning of the Motor Vehicle Act 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover use of the vehicle for a) Organized racing b) Speed Testing.
<b>Persons or Class of Persons entitled to drive:</b>	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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
<b>Limits of Liability</b>	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) : ₹ NA Terms, Conditions and Exclusions: As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website. A personal copy of the same is available free of cost on request & the same is also available at our website.
Insured is carrying on or engaged in the business or occupation of and no other for the purposes of this insurance	
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/62/2025/ Validity Period Dt. 06/06/2025 to Dt. 31/12/2030, OW No. 2190 Dt 06/06/2025 GRN NO. MH001421282202526M, Dt. 03/05/2025 & DEFACE No. 0001684540202526 Dt. 28/05/2025) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. <b>IMPORTANT NOTICE:</b> 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'. <b>Disclaimer:</b> The Policy shall be void from inception if the premium cheque is not realized. 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."
GST for this invoice is not payable under reverse charge basis. 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

Goods & Services Tax Registration No: 33AABCL5045N1ZF	SAC Code	997134
Branch :103/1, raja steel, katchari road, virudhunagar virudhunagar		
For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> for policy copy/tax certificate/make changes/register and track claims.		

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



## Motor Insurance - Goods Carrying Comprehensive Policy



2315208210960400000



Broker Name : VIZZA INSURANCE BROKING SERVICES PVT LTD  
Broker Code : 201198041737 Tel No. : 91-8608800072  
License Code:-  
SP Name:-  
SP Contact No:- 91-8608800072

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.

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](http://www.hdfcergo.com)



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

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

## Motor Insurance - Proposal Form cum Transcript Letter For Goods carrying Comprehensive

		Vehicle Details		Proposal details	
Registration No.	MH-48-DC-4404	Proposal No.	202602040084748		
RTO	VASAI VIRAR	Period of Insurance	From 04 Feb, 2026 17:37 hrs To 03 Feb, 2027 Midnight		
Maximum License carrying capacity (Including Driver)	1				
Cubic Capacity/Watts	2625	Issuance Date	04/02/2026		
Body Type	OPEN	Invoice No.	208210960400000		
Mfg Year	2024	Customer Id	101271392410		
Private/Public Carrier	PUBLIC	PAN No	DHIPS2861B		
Payment Details : GCV2530701841746 , Bank Name:BIZDIRECT					
Email ID : aarti.priy123@gmail.com					

Make	Model - Variant	Engine No	Chassis No
ASHOK LEYLAND	DOST - XL LS FSD	DRH218808P	MB1AA22EXRRDA2269

Insured's Declared Value (IDV) (₹)						
Vehicle Chassis	Vehicle Body	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
750,000	0	0	0	0	0	750,000

Trailer Chassis No	Premium Details (₹)					
<b>Own Damage Premium(a)</b>		<b>Liability Premium(b)</b>				
Basic Own Damage	1295	Basic Third Party Liability				16049
<b>Total Basic Premium</b>	<b>1295</b>	LL to Paid Driver/Conductor/Cleaner (IMT-28)				50
Add : Cover for Lamps, Tyres, Mudguards, Bumpers (IMT-23)	194	Net Liability Premium (b)				16099
<b>Total - Add</b>	<b>194</b>	<b>Total Package Premium (a+b)</b>				17290
Less: No Claim Bonus 20 %	298	Integrated Tax 18% on Other Premium				224
<b>Total - Less</b>	<b>298</b>	Integrated Tax 5% on Basic Third Party Liability Premium				802
<b>Net Own Damage Premium (a)</b>	<b>1191</b>	<b>Total Tax</b>				1026
		<b>Total Premium</b>				18316

Geographical Area	India	Compulsory Deductible (IMT-21)	500
Previous Policy No.	215032/31/25/007940	Valid	23/01/2025 to 22/01/2026 of SHIRAM GENERAL INSURANCE COMPANY LIMITED
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.			NCB 0%
Hypothecated(IMT-7) with:KOGTA FINANCIAL INDIA LTD,Mumbai			

Broker Name : VIZZA INSURANCE BROKING SERVICES PVT LTD Broker Code : 201198041737 Tel No. : 91-8608800072

## Anti rebate clause

**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.

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..

## Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

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.

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.

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.

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

**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.**

If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicate 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**.

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.

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.

**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.

6) I understand the Proposal No. 202602040084748 is issued to me basis on above information.

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.

**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.

### CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Motor Insurance - Goods Carrying Comprehensive Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	UIN NO: IRDAN125RP0010V01202122	
3	Structure	Section I: indemnity basis  Section II: Legal liability as per M.V act, Workmen compensation act	Section I- Sum Insured – Insured's Declared Value (Idv)
4	Interests Insured	Motor Vehicle	
5	Sum Insured / Motor Insured Declared Value Scope	Section I: 1295  Section II: Third party Property damage: 16049 Third party liability: As per Motor Vehicle Act	Refer policy schedule
6	Policy Coverage	<p>Covers the Private Cars against:</p> <p><b>Section I: Loss of or Damage to the Vehicle Insured</b></p> <p>The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon</p> <ul style="list-style-type: none"> <li>i. by fire explosion self ignition or lightning;</li> <li>ii. by burglary housebreaking or theft;</li> <li>iii. by riot and strike;</li> <li>iv. by earthquake (fire and shock damage);</li> <li>v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;</li> <li>vi. by accidental external means;</li> <li>vii. by malicious act;</li> <li>viii. by terrorist activity;</li> <li>ix. whilst in transit by road rail inland- waterway lift elevator or air;</li> <li>x. by landslide rockslide.</li> </ul> <p><b>Section II: Liability to Third Parties</b></p> <p>Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of</p> <ul style="list-style-type: none"> <li>i) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,</li> <li>ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.</li> </ul>	Section I: Loss of or Damage to the Vehicle Insured  Liability to Third Parties

7	Add-on Cover	LL To Paid Driver,Cleaner,Conductor 50	Refer policy schedule
8	Loss Participation	<p>Workshop Generates the invoice basis the assessment given by the surveyor.</p> <ul style="list-style-type: none"> <li>- For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsory deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle.</li> <li>- For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsory and voluntary deductible(if applicable) to Insured's account.</li> </ul>	
9	Exclusions	<p>The Company shall not be liable under this Policy in respect of:</p> <p><b>Section I:</b></p> <ol style="list-style-type: none"> <li>1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;</li> <li>2. any claim arising out of any contractual liability; any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission</li> <li>3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</li> <li>4. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</li> </ol> <p><b>Section II:</b></p> <ol style="list-style-type: none"> <li>1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP <ul style="list-style-type: none"> <li>a. being used otherwise than in accordance with the 'Limitations as to Use' or</li> <li>b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers Clause</li> </ul> </li> </ol>	General Exceptions
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	<p>Following are the key parameters leading to admissibility or denial of claims:</p> <ul style="list-style-type: none"> <li>-Loss will be admissible only if occurred from insured perils mentioned in policy wordings.</li> <li>- Report the Loss to Insurance Company without any delay.</li> <li>- Duty of care &amp; loss minimization post accident.</li> <li>- Avoid willful Negligence and self-damage to insured vehicle.</li> <li>- Ensure vehicle is in best running condition</li> <li>- Drive the vehicle responsibly</li> <li>- Not to use the vehicle for any other purposes other than what is the vehicle is registered for.</li> <li>- Take additional coverage before planning to take vehicle outside the defined geographical areas.</li> </ul> <p>Include a sample claim calculation process for retail products</p> <ol style="list-style-type: none"> <li>1. Assessed amount by the surveyor is billed in the final invoice.</li> <li>2. Surveyor processes the bill and calculates the amount payable by Insurance Company (Sample Calculation Sheet)</li> <li>3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied.(Parts Depreciation Sheet)</li> <li>4. Deductibles as per the policy are deducted from the summary and policy benefit(Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated.</li> </ol> <p><b>GENERAL EXCEPTIONS</b> (Applicable to all sections of the Policy) The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> <li>1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;</li> <li>2. any claim arising out of any contractual liability;</li> <li>3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the ‘Limitations as to Use’ or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver’s Clause</li> <li>4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.       <ul style="list-style-type: none"> <li>ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission</li> </ul> </li> <li>6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</li> </ol>	
12	Policy Servicing - Claim Intimation and Processing	<b>1.Turnaround time for claim settlement including escalation matrix]</b>	Input from Claims Team

	<p>As per PPHI guidelines on our website  <a href="https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf">https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf</a></p> <p>2. a) Surveyor appointment- 24 hours      Pendency letters- 7 days      Interim survey report- 15 days      Final survey report- 30 days      Additional survey report- 15 days      Settlement post survey report- 30 days      b) Customer Escalation Matrix</p> <p>Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints &amp; Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com</p> <ul style="list-style-type: none"> <li>• Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&amp;G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com</li> <li>• Level 3 Office of The Insurance Ombudsman</li> </ul>	
13	<p>Grievance Redressal and Policyholders Protection</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>• Call Centre - 022 6158 2020 / 022 6234 6234</li> <li>• Emails – grievance@hdfcergo.com</li> <li>• Contact Details for Senior Citizens: 022 6158 2026   Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.</li> <li>• Company Website – www.hdfcergo.com</li> <li>• Courier - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> <p>If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at The Complaint &amp; Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd.</p> <p>D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p>To the Chief Grievance Officer</p> <p>HDFC ERGO General Insurance The Company Limited</p> <p>D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra</p> <p>e-mail: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p> <p>HDFC ERGO General Insurance The Company Limited</p>	Grievance Redressal

		<p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>  <a href="http://www.hdfcergo.com/customer-care/grievances.html">www.hdfcergo.com/customer-care/grievances.html</a> for detailed grievance redressal procedure.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Disclosure of material information may affect the claim settlement.</li> </ul>	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.

## 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](http://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 financer incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnamra 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 financer 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](http://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