

पॉलिसी संख्या **Policy Number:**
566025312510000947

जारीकर्ता कार्यालय **Issuing Office**

कार्यालय कोड/Office Code: 566025

कार्यालय का पता Office Address: SRIKAKULAM BC 1st Floor, Above Union Bank Women's Branch, Women's College Road, Surya Mahal Junction,, - 532001.

State Code: 37, Andhra Pradesh

जीएसटीआईएन/GSTIN: 37AACN9967E4ZZ

संपर्क संख्या/Contact Number:

मोबाइल नंबर/Mobile Number: 0

व्यवसाय केंद्र Business Source: 910377

विक्रय चैनल कोड Sales Channel Code: 9103770000001

नाम Name: VIZZA INSURANCE BROKING SERVICES PVT LTD - HO

संपर्क संख्या Contact Number: 8608800072

UIN No: IRDAN058RP0035V01100001Customer

Care Toll Free Number:

1800 345 0330

email:customer.support@nic.co.in



ग्राहक का नाम Customer Name: MR GANITHAM BHARGAVI	ग्राहक आई.डी Customer ID: 9580662795	पैन PAN:
पता Address: #258 9TH CROSS 7TH MAIN NEAR WATER TANK BAGALAGUNTE M E I LAYOUT NAGASANDRA BANGALORE KARNATAKA, शहर/City: BENGALURU, ज़िला/District: BENGALURU, राज्य/State: KARNATAKA, पिन/ PIN: 560073. सेल/Cell: *****38	फोन Phone: *****38	
		ई-मेल E-Mail: *****ct@gmail.com

पॉलिसी प्रभावी समय घंटे, को Policy Effective from effect time **00:00** hours, on 21/01/2026 की अर्धात्रि तक to midnight of 20/01/2027

प्रीमियम Premium	₹ 3,801.00	कवर नोट सं. व तारीख Cover Note Number and Date	NA
सीजीएसटी/CGST	₹ 0.00		
एसजीएसटी/स्टॉटीजीएसटी/SGST/UTGST	₹ 0.00	प्रस्ताव संख्या व तारीखProposal Number and Date	8800260119984440 Dt. 19/01/2026
आईजीएसटी/IGST	₹ 684.00		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00		
वसूली योग्य स्टॉप ड्यूटीRecoverable Stamp Duty	₹ 0.00	रसीद संख्या व तारीख Receipt Number and Date	566025812510001192 Dt. 20/01/2026
कुल राशि Total Amount	₹ 4,485.00	पिछली पॉलिसी संख्या व समाप्ति तिथि Previous Policy Number and Expiry Date	NA

(रूपए/Rupees Four Thousand Four Hundred Eighty Five केवल Only.)

वाहन का विवरण Vehicle Details			
वाहन का आई.डी.वी/Vehicle IDV	NA	पंजी. संख्या Regn. Number	KA-04-MG-7021
आई.डी.वी IDV (ट्रैलर Trailer)	NA	इंजन व एम/सी सं. Engine or M/c No.	G4HG9M908994
इलेक्ट्रीकल एक्सेसरी Electrical Accessories	NA	चेसिस संख्या Chassis Number	MALAA51HR9M485603
गैर इलेक्ट्रीकल उपकरण Non Electrical Accessories	NA	पंजीकरण अधि. Regn. Authority	Bangalore North
फाइबर ग्लास टैंक Fiber Glass Tank	NA	भौगोलिक बेत्र Geographical Area	इंडिया India
सीएनजी/एलपीजी यूनिटCNG/LPG Unit	In Built	बनावट Make	Hyundai Motor India Limited
Total IDV	NA	मॉडल Model	Hyundai Santro
अति. टारिंग शुल्क Addl. Towing Charges	NA	वेरिएट वरिएट Variant	1.0 GLs
सी.सी - जी.भी डब्ल्यू CC / GVW	1086	वाहन की श्रेणी/Class of Vehicle	Private Car
ईंधन का प्रकार / Type of Fuel	PETROL		
लाइसेंस सिटिंग/वहन की क्षमता क्षमता Licensed Seating / Carrying Capacity	5	द्वाचा का प्रकार/रंग Body Type / Color	SEDAN/As per RC:
निर्माण वर्ष Year of Mfg.	2009	खरीदने की तारीख / Date of Purchase	01/12/2009

पॉलिसी संख्या **Policy Number:****566025312510000947**जारीकर्ता कार्यालय **Issuing Office**कार्यालय कोड **Office Code: 566025**कार्यालय का पत्ता **Office Address: SRIKAKULAM BC 1st Floor, Above Union Bank Womenâ€™s Branch., Womenâ€™s College Road, Surya Mahal Junction., - 532001.**राज्य कोड/**State Code: 37, Andhra Pradesh**जीएसटीआईएन/**GSTIN: 37AACN9967E4ZZ**संपर्क संख्या/**Contact Number:**मोबाइल संख्या /**Mobile Number: 0**व्यवसाय स्रोत **Business Source: 910377**विक्रय चैनल कोड **Sales Channel Code: 91037700000001**नाम **Name: VIZZA INSURANCE BROKING SERVICES PVT LTD - HO**संपर्क संख्या **Contact Number: 8608800072****Customer Care Toll Free Number:1800 345****0330**email:**customer.support@nic.co.in**प्रीमियम की अनुसूची **Schedule of Premium**

स्व-क्षति Own Damage	(₹)	विधिक दायित्व Legal Liability	(₹)
कुल Total	NA	कानूनी देयता आवरण/Legal Liability Cover	3,416.00
		No of Workmen for Opt and Maint.(Upto 6+1 Driver)1-per.	50.00
		CNG/LPG Kit	60.00
		व्यक्तिगत दुर्घटना/Personal Accident	275.00
		कुल/Total	3,801.00

वाहन स्व-क्षति बीमा विवरण **Vehicle Own Damage Insurance Details**

नो व्हेम बोनस % No Claim Bonus%	0	CNG/LPG Kit	In Built
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तृतीय पक्ष बीमा विवरण **Third Party Insurance Details**

पॉलिसी के अनुच्छेद II-I(i) और अनुच्छेद II-I(ii) के तहत Limit of liability under section II-I(i) and section II-I(ii)	समय-समय पर संशोधित मोटर वाहन अधिनियम 1988 की आवश्यकता को पूरा करने के लिए आवश्यक राशि Such amount as is necessary to meet the requirement as per Motor vehicles Act 1988 as amended from time to time
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व्यक्तिगत दुर्घटना बीमा विवरण **Personal Accident Cover Details**

वाहन का मालिक चालक PA of Owner driver of the vehicle Nominee: WIFE, WIFE, 34	मूल बीमा राशि CSI ₹ 15,00,000.00
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प्रारंभिक अनुच्छेद, पृष्ठांकन और वारंटी Clauses, Endorsements and Warranties Applicable: IMT28

आईआरडीएआई परिपत्र संदर्भ के अनुसार: IRDAI/NL/CIR/MISC/188/10/2023, दिनांक: 27/10/2023, मध्यस्थता खंड को पॉलिसी से हटा दिया गया माना जाएगा/ As per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023, Arbitration Clause shall be deemed deleted from the policy

उपयोग की सीमाएँ/**Limitations as to Use:** :

पॉलिसी के अनुसार As Per Policy

ड्राइव करने का हकदार व्यक्ति या व्यक्तियों का वर्ग/**Persons or Class of Persons entitled to drive:** पॉलिसी के अनुसार As Per Policy

The policy does not cover liability for death,bodily injury or damage as excluded in section 150(2) (a)(ii) and (iii);(b) and (c) of the Motor Vehicle Act,1988 as amended from time to time"

समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शारीरिक चोट या क्षति के लिए देयता को कवर नहीं करती है।

Mahatvapurna Sûchana/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 the reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 as amended from time to time is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"

TP Rate Revision Notice: For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

Motor - Private Car - Liability Only	
पॉलिसी संख्या Policy Number: 566025312510000947	व्यवसाय स्रोत Business Source: 910377 विक्रय चैनल कोड Sales Channel Code: 91037700000001 नाम Name: VIZZA INSURANCE BROKING SERVICES PVT LTD - HO संपर्क संख्या Contact Number: 8608800072 Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 566025 कार्यालय का पत्त Office Address: SRIKAKULAM BC 1st Floor, Above Union Bank Womenâ€™s Branch., Womenâ€™s College Road, Surya Mahal Junction., - 532001. राज्य कोड/State Code: 37, Andhra Pradesh जीएसटीआईएन/GSTIN: 37AACN9967E4ZZ संपर्क संख्या/Contact Number: मोबाइल संख्या /Mobile Number: 0	



उपरोक्त उल्लिखित कार्यालय पते पर विधिवत रूप से प्राधिकृत अधोहस्ताक्षरी को साथी मानकर दिनांक 21 January 2026 को हस्ताक्षर किया जा रहा है। वेबसाइट <https://nationalinsurance.nic.co.in> में उपलब्ध इस अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों को एक अनुबंध के रूप में एक साथ पढ़ा जाएगा और पॉलिसी के किसी भी हिस्से या अनुसूची में संलग्न कोई भी शब्द या अभिव्यक्ति, जो विशेष अर्थ प्रकट करता हो, जहां भी प्रकट हो समान अर्थ बहन करेगा। यह वारंटी दी जाती है कि प्रीमियम चेक की अस्वीकृति की स्थिति में, यह पॉलिसी आरंभ होने की तारीख से ही स्वतः निरस्त माना जाएगा।

IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this **21 January 2026.** This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that **IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

Ombudsman Details:

Office of the Insurance Ombudsman, 6-2-46, 1st floor, Moin Court, Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.
Tel.: 040 - 23312122 / 23376991/ 23376599 / 23328709/23325325
Email: bimalokpal.hyderabad @cioins.co.in.

स्टाम्प जूटी
Stamp
Duty:
(₹ 0.50)

कृते
नेशनल इन्श्योरेन्स कंपनी लिमिटेड
For and on behalf of National Insurance Company Limited


प्रवीन कुमार गुप्ता / Praveen Kumar Gupta
मुख्य प्रबन्धक / Chief Manager
नेशनल इन्श्योरेन्स कंपनी लिमिटेड
नेशनल इन्श्योरेन्स कंपनी / HEAD OFFICE
प्रधान कार्यालय / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता **Authorized Signatory**



Motor - Private Car - Liability Only	
पॉलिसी संख्या Policy Number: 566025312510000947	व्यवसाय स्रोत Business Source: 910377 विक्रय चैनल कोड Sales Channel Code: 91037700000001 नाम Name: VIZZA INSURANCE BROKING SERVICES PVT LTD - HO संपर्क संख्या Contact Number: 8608800072 Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in
जारीकर्ता कार्यालय Issuing Office कार्यालय कोड Office Code: 566025 कार्यालय का पता Office Address: SRIKAKULAM BC 1st Floor, Above Union Bank Women's Branch, Women's College Road, Surya Mahal Junction, - 532001. राज्य कोड State Code: 37, Andhra Pradesh जीएसटीआईएन/GSTIN: 37AACN9967E4ZZ संपर्क संख्या/Contact Number: मोबाइल संख्या /Mobile Number: 0	



बीमा प्रमाण-पत्र CERTIFICATE OF INSURANCE
समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम 1989 के फार्म 51 Form 51 of the Central Motor Vehicle Rules, 1989 as amended from time to time

प्रमाण-पत्र Certificate	566025312510000947	IXI
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बीमित वाहन का विवरण Particulars of vehicle insured							
पंजी स. Reg. Mark, No. & Place of Registration	इ. व. च. सं. सं. Engine No. & Chassis No	बनावट, मॉडल Make, Model & Variant	निर्माण वर्ष Year of Manufacture	ज़ड़ी का प्रकार Type of Body	सी सी C.C	यात्री क्षमता Seating capacity	प्रीमियम Premium(₹)
KA-04-MG-7021/Bangalore North	G4HG9M908994 MALAA51HR9M4856 03	Hyundai Motor India Limited, Hyundai Santro & 1.0 GLs.	2009	SEDAN	1086	5	₹ 3,801.00
पंजीयन अधिकारी का नाम Name of Registration Authority				Bangalore North			
बीमित का नाम व पता Name & Address of Insured				MR GANITHAM BHARGAVI,#258 9TH CROSS 7TH MAIN NEAR WATER TANK BAGALAGUNTE M E I LAYOUT NAGASANDRA BANGALORE KARNATAKA,BENGALURU,BENGALURU,KARNATAKA,560073.			
वाहन मालिक का मान्य मोबाइल नंबर Validated Mobile number of the vehicle owner				9985226838			
भौगोलिक क्षेत्र Geographical Area				India			
व्यवसाय या पेशा /Business or Profession				ALL - OCCUPATION			
बीमा के प्रारंभ होने की प्रभावी तिथि Effective date of commencement of Insurance for the purpose of Act.				बजे दिनांक से मध्य रात्रि दिनांक तक From 00:00 O' Clock on 21/01/2026.			
बीमासमाप्ति की तिथि Date of expiry of the insurance				मध्यरात्रि को/Midnight on: 20/01/2027			

ड्राइविंग कल:गाड़ी चलाने के अधिकृत व्यक्ति का सम्बूद्ध DRIVER'S CLAUSE:PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE	
बीमित सहित कोई भी व्यक्ति, वशते कि दुर्घटना के समय ड्राइव करने वाले व्यक्ति के पास प्रभावी ड्राइविंग लाइसेंस हो तथा उसे इस तरह के लाइसेंस प्राप्त करने या धारण करने से अयोग्य घोषित नहीं किया गया हो। वशते यह भी कि यदि व्यक्ति के पास प्रभावी लर्नर लाइसेंस हो तो वह वाहन चला सकता है तथा ऐसा व्यक्ति समय-समय पर संशोधित केन्द्रीय मोटर वाहन नियम, 1989 के नियम 3 की आवश्यकताओं की पूर्ति करता हो।	As Per Policy

प्रयोगार्थ सीमाएँ LIMITATIONS AS TO USE	
सामाजिक, धर्म और आनंदपूर्ण उद्देश्यों तथा बीमाधारक के बीमा व्यवसाय या पेशा हेतु केवल उपयोग करें। पॉलिसी मोटर व्यवसाय के संबंध में किसी भी उद्देश्य हेतु उपयोग या किसी व्यवसाय या किसी व्यापार के साथ भाड़ा या रिवार्ड, ट्यूबन, रेसिंग, पेस मैरिंग, विश्वसनीयता परीक्षण, गति परीक्षण, माल वहन (नमूना या व्यक्तिगत सामान के अलावा) के उपयोग को आवरित नहीं करती है।/As Per Policy	

The policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (a) and (iii);(b) and (c) of the Motor Vehicle Act, 1988 as amended from time to time"
समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 की धारा 150(2) (क) (ii) और (iii) (ख) और (ग) के अनुसार पॉलिसी मृत्यु, शरीरिक चोट या क्षति के लिए देवता को कवर नहीं करती है।

TP RATE REVISION NOTICE

For all policies having an effective date on or after 1st April 2023, the TP premium is subject to revision as may be notified by the IRDAI. The Insured should contact and submit the difference of premium to the policy issuing office on issuance of such notification by IRDAI.

मैं/हम एनहवारा प्रमाणित करते हैं कि पॉलिसी जिससे यह प्रमाण-पत्र संबंधित है एवं यह बीमा प्रमाण-पत्र समय-समय पर संशोधित मोटर वाहन अधिनियम, 1988 के अध्याय XI के प्रावधानों के अनुसार जारी किये गए हैं। I/We 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 XI of M.V. Act, 1988 as amended from time to time.

जारीकर्ता कार्यालय का पूरा पता Full address of Issuing Office: SRIKAKULAM BC 1st Floor, Above Union Bank Women's Branch, Women's College Road, Surya Mahal Junction, - 532001
जारी करने की तिथि Date of issue: 20/01/2026

कृते नेशनल इन्श्योरेन्स कम्पनी लिमिटेड कम्पनी लिमिटेड
and on behalf of National Insurance Company Limited


प्रेवेन कुमार गुप्ता / Preveen Kumar Gupta
ग्रुप चीफ मैनेजर / Chief Manager
नेशनल इन्श्योरेन्स कम्पनी लिमिटेड
नेशनल इन्श्योरेन्स कम्पनी लिमिटेड / National Insurance Co. Ltd
प्रधान कार्यालय / Head Office



विधिवत गठित अटॉर्नी (ओ) Duly Constituted Attorney(s)

टैक्स इनवॉयस/TAX INVOICE

Invoice Serial No: 40424A5PE0000947

Invoice Date: 20/01/2026

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्�श्योरेन्स कंपनी लिमिटेड/National Insurance Company Limited.,
 SRIKAKULAM BC 1st Floor, Above Union Bank Womenâ€™s Branch,,Womenâ€™s College Road, Surya Mahal Junction,, - 532001
 राज्य/State : 43 , Andhra Pradesh
 जीएसटीआईएन नंबर/ GSTIN No : 37AAACN9967E4ZZ

आदाता का विवरण Details Of Receiver : MR GANITHAM BHARGAVI

#258 9TH CROSS
 7TH MAIN NEAR
 WATER TANK
 BAGALAGUNTE
 पता/Address : M E I LAYOUT
 NAGASANDRA
 BANGALORE
 KARNATAKA
 शहर/City : BENGALURU,
 ज़िला/District: BENGALURU,
 राज्य/State: KARNATAKA,
 पिन/PIN: 560073,

आपूर्ति राज्य का स्थान Place Of Supply State : Karnataka
 41
 राज्य कोड/State Code :
 जीएसटीआईएन नं.GSTIN No : NA
 यूआयएन नं. UIN No : NA

सैक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/Total(₹)	छूट/ Disco unt	टैक्स योग्य मूल्य/ Taxable Value(₹)	सीजीएसटी/CGST		एसजीएसटी/शूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/ Kerala Flood Cess राशि/Amount(₹)
					दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	दर/ Rate	राशि/ Amount(₹)	
997134	Motor vehicle insurance services	3,801	0%	3,801	0%	0	0%	0	18%	684	0
कुल TOTAL		3,801		3,801		0		0		684	0

कुल इनवॉयस मूल्य(अंकों में) / Total Invoice Value (In figures): ₹ 4,485

कुल इनवॉयस मूल्य(शब्दों में) Total Invoice Value (In words) : रुपए/Rupees Four Thousand Four Hundred Eighty Five Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

E.&O.E

कृते नेशनल
 इन्श्योरेन्स कंपनी लिमिटेड
 For and on behalf of National Insurance Company
 Limited


 प्रावीन कुमार गुप्ता / Praveen Kumar Gupta
 नेशनल इन्श्योरेन्स कंपनी लिमिटेड
 नेशनल इन्श्योरेन्स कंपनी लिमिटेड
 National Insurance Co. Ltd
 Head Office / HEAD OFFICE

प्राधिकृत हस्ताक्षरकर्ता Authorized Signatory





NATIONAL INSURANCE COMPANY LIMITED
CIN - U10200WB1906GOI001713 **IRDAI Regn. No. - 58**
Annexure B
CUSTOMER INFORMATION SHEET

SI No	TITLE	DESCRIPTION	Policy / Clause No
1	Product Name	Private Car Liability Only Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN058RP0035V01100001	
3	Structure	<ul style="list-style-type: none"> • Section I - Liability to Third Parties: As per Motor Vehicle Act • Section II - Personal Accident Cover for Owner-Driver: Benefit basis 	
4	Interests Insured	Private Car Owners	
5	Sum Insured / Motor Insured Declared Value Scope	Liability Only	
6	Policy Coverage	<p>Liability to Third Parties Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of :-</p> <p class="list-item-l1">I. death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act.</p> <p class="list-item-l1">II. damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.</p> <p>Personal Accident Cover for Owner-Driver Section The Company undertakes to pay compensation for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury</p>	Section I
7	Add-on Cover	NIL	Refer to Policy Schedule
8	Loss Participation	Not Applicable	
9	Exclusions	<p>Any liability incurred shall not be covered if, the insured vehicle is in violation of the Limitations as to Use or Driver's Clause. Additionally, claims resulting from contractual liability, liability due to death in the course of employment, or death or injury while entering, riding, or leaving the vehicle are excluded. Any liability arising from war, invasion, foreign enemy actions, or nuclear weapons material shall also not be covered.</p> <p>For detailed section wise exclusions, please refer to the relevant section of the Policy wordings.</p>	
10	Special Conditions and Warranties (if any)	There are no special conditions and warranties other than the conditions given in the policy	Refer to Policy Schedule for all terms & condition
11	Admissibility of Claim	<ul style="list-style-type: none"> • Claim shall be admissible subject to policy terms and conditions • Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. 	
12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • Helpline/ Toll free: 1800 345 0330 • Website: https://nationalinsurance.nic.co.in • Details of designated company officials to be contacted in time of claim - To contact In-Charge Claim Servicing Office 	

		<ul style="list-style-type: none"> • Cashless /reimbursement does not apply to Liability Only • Turn Around Time (TAT) for claim settlement - TAT shall be as per Act /regulatory requirements • Escalation Matrix when TAT is not satisfied <table border="1"> <thead> <tr> <th>Ist level</th><th>IIInd level</th><th>IIIrd level</th></tr> </thead> <tbody> <tr> <td>In-Charge of Claim Servicing Office</td><td>Grievance Dept at RO</td><td>Grievance Dept at HO</td></tr> </tbody> </table>	Ist level	IIInd level	IIIrd level	In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO	
Ist level	IIInd level	IIIrd level							
In-Charge of Claim Servicing Office	Grievance Dept at RO	Grievance Dept at HO							
13	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - Circular on Protection of Policyholders' Interests, 2024 as introduced by IRDAI on 5th September 2024. • Details of Grievance Officer of the Insurer - https://nationalinsurance.nic.co.in/info-desk/grievance • Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ • Ombudsman - https://www.cioins.co.in/ 							
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly as sought by the insurer at time of filling the Proposal form and Claim Form • Incorrect or Non-disclosure of material information, including NCB of previous policy may affect the claim settlement. • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. • The vehicular documents and DL of driver of the vehicle at the material time of loss, must be valid and effective. 							

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 a web-link where the product related documents including the Customer Information Sheet are available on the website of the Insurer.
- 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.