



**RAHEJA QBE**



**PRIVATE CAR PACKAGE POLICY  
POLICY SCHEDULE CUM TAX INVOICE  
CERTIFICATE CUM POLICY NUMBER: V0913154**

Important: 1) The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the insured.

INSURED NAME	MR. RAVI DAMODAR JOSHI	PHONE NO	9739619931	E-MAIL	ravidjoshi85@gmail.com
POLICY/INVOICE ISSUED DATE	05/02/2026				
GEOGRAPHICAL AREA	INDIA				
PROPOSER ADDRESS	C/O DAMODHAR JOSHI PLOT NO 55 DAMODAR NILAYA PAWAR LAYOUT, NGO COLONY GULBARGA KALABURAGI, GULBARGA, KARNATAKA, INDIA, 585102	REGISTRATION DATE	18/03/2011	RTO ZONE	GULBARGA
		CUSTOMER ID	1528667	NOMINEE NAME	PURNIMA
		RELATIONSHIP WITH PROPOSER	WIFE	NOMINEE AGE	38
PERIOD OF INSURANCE	10/02/2026 00:00 To 09/02/2027 23:59	APPOINTEE / GUARDIAN NAME	NA		
FINANCIER DETAIL	NA	APPOINTEE / GUARDIAN RELATIONSHIP	NA		
POLICY ISSUANCE OFFICE	MAHARASHTRA,PUNE	EIA ACCOUNT NUMBER	NA		
PARTICULARS OF VEHICLE INSURED					
REGISTRATION NUMBER	KA-32-MA-1377	MANUFACTURING YEAR / MONTH	2011 / 02		
MAKE	TOYOTA	MODEL / VARIANT	INNOVA 2.5 VX 7 STR BS-		
ENGINE NUMBER	2KD6731774	CHASSIS NUMBER	V4007262688		
CUBIC CAPACITY	2494	SEATING CAPACITY	7		
FUEL TYPE	DIESEL	KILOMETER LIMIT OPTED			
OPENING ODOMETER READING (Km)					
PREVIOUS YEAR POLICY DETAILS					
PREVIOUS YEAR POLICY NUMBER	DCCR10333713478/02	PREVIOUS YEAR INSURER NAME	ACKO GENERAL INSURANCE LTD.		
INSURED'S DECLARED VALUE (Rs.)					
VEHICLE IDV	NON-ELECTRICAL ACCESSORIES	ELECTRICAL OR ELECTRONIC ACCESSORIES	CNG KIT	LPG KIT	TOTAL IDV
550000.00	0	0	0	0	550000.00
SCHEDULE OF PREMIUM (AMOUNT IN Rs.)					
<b>A. Own Damage</b>					
Own Damage Premium					
Bi- fuel Kit (LPG/ CNG)					
Electrical or Electronic accessories					
Non-Electrical Accessories					
Geographical Extension (OD)					
Glass Fuel Tank					
Voluntary Deductible					
Anti-Theft Device					
Handicap					
Automobile Association Member					
<b>Own Damage Premium before NCB</b>					
NCB (20%)	-988.00				
Add On(s) Opted:					
Road Side Assistance	100.00				
Total Add-on(s) Premium:	100.00				
Total Own Damage Premium:	4054.00	Total Liability Premium:			8642.00
<b>TOTAL PACKAGE PREMIUM (A+B)</b>					12696.00
<b>NET PREMIUM</b>					12696.00
<b>IGST(%)</b>					2286
<b>SGST(%)</b>					
<b>CGST(%)</b>					
<b>UGST(%)</b>					
<b>KERALA CESS(%)</b>					0
<b>TOTAL TAX PAYABLE</b>					2286
<b>TOTAL PREMIUM</b>					14982
<b>POLICY SUBJECT TO THE FOLLOWING IMT(S): 22,28,15,16</b>					
<b>DEDUCTIBLE UNDER SECTION - I : (i) Compulsory deductible Rs 1000/- for vehicle not exceeding 1500 CC and Rs 2000/- for vehicle exceeding 1500 CC. (ii) Voluntary deductible Rs 0/-.</b>					

INTERMEDIARY CODE / NAME	1036500 / Vizza Insurance Broking Services Pvt. Ltd.
INTERMEDIARY CONTACT NUMBER	9876543210
INTERMEDIARY EMAIL ID	info@vizzabrokers.com

**LIMITS OF LIABILITY :** (a) Under Section II (1) (i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (i) TPPD 7,50,000/- (ii) PA cover for owner driver under section III CSI Rs 1500000/-.

**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.

**DRIVER'S CLAUSE:** Any person including the Insured provided that a person driving holds a valid 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 a valid 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.

For RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

**IMPORTANT :** In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from inception

We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance is issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicle Act 1988

**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". For legal interpretation, English version will hold good.

**NO CLAIM BONUS:**

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage Section of the policy, if no claim is made or pending during the preceding year(s) as per the following table.

% of Discount on Own Damage Premium	
Period of Insurance	% of NCB on OD Premium
The Preceding Year	20%
Preceding Two Consecutive Years	25%
Preceding Three Consecutive Years	35%
Preceding Four Consecutive Years	45%
Preceding Five Consecutive Years	50%

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy".

The policy wording with detailed terms, conditions and exclusions are available on our website [www.rahejqbe.com](http://www.rahejqbe.com)

**Statutory Provisions:**

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk.

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

\*Except as provided in GR 27 Rule (g) of IMT i.e. Sale of Vehicle, No NCB will be allowed, when a policy is not renewed within 90 days of the expiry.

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not. The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect, subject otherwise to the terms, conditions and exclusions of the Private Car Package Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy start date in lieu of Proposal/Cover note No. as mentioned in the policy.

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies issued without Registration No of vehicles).

It is warranted that the insured named herein/owner of the vehicle holds valid Pollution Under Control (PUC) Certificate and/or valid/fitness certificate as applicable on the date of commencement of the policy and undertakes to maintain and renew a valid and effective PUC and/or fitness certificate, as applicable during the subsistence of the Policy.

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately. In the unfortunate event of a claim, please call quoting your Policy No.on Toll Free No : 1800 102 7723 (9 am to 8 pm, Monday to Saturday) and register your claim immediately within 7days from the date of loss. You can also reach us at [customercare@rahejqbe.com](mailto:customercare@rahejqbe.com).

For Road Side Assistance,Please call on 1800 102 7723.

Stamp Duty of Rs.0.50/- is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl.Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order no. ENF-1/LOA/CSD/15/2025/781 Validity Period Dt. 31/03/2025 To Dt.31/03/2030

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.

UIN : IRDAN141RP0001V01200809	
Name of Product/Add-on	Product UIN
Compulsory PA Owner Driver	IRDAN141RP0004V02201819
Road Side Assistance	IRDAN141RP0001V01200809/A0043V01202021

Raheja QBE General Insurance Company Limited, IRDAI Registration Number – 141.  
Fulcrum, 501 & 502, A wing, 5th Floor, International Airport Project Road,  
Sahar, Andheri East, Mumbai - 400059.

Telephone : +91 22 4231 3888 Facsimile : +91 224231 3777

Invoice No:V0913154 Date:05/02/2026 Branch GST:27AADCR7145R1ZN

Place of Supply:MAHARASHTRA,PUNE Description of Service: Motor Insurance Service

GST:Service Code : 997134 CIN :U66030MH2007PLC173129 Client GSTN :

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TOLL FREE NUMBER: 1800 - 102 - 7723  
(9 am to 8 pm, Monday to Saturday)