



Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles

(See Rule 51 of Central Motor Vehicles Rules, 1989 of Motor Vehicles Act, 1988.)


CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.

ADDRESS: NUNGAMBAKKAM BRANCH OFFICE
RAIN TREE PLACE, 4TH FLOOR
INEW NO # 7, OLD NO # 9, MC NICHOLS ROAD, CHETPET,
NUNGAMBAKKAM S.O.
CITY: CHENNAI **STATE:** TAMIL NADU
GSTIN: 33AABCC6633K1ZQ

GST Invoice No.: 3380616344012

DATE: 20/01/2026

PAN: AABCC6633K

SAC Code: 997134

SAC Description: Motor vehicle insurance services

Business Location: NUNGAMBAKKAM BRANCH OFFICE

Cover Note No.: -

Policy Number: 3380/03066052/000/00

Customer Code: 190000030188754

Policy Type: Miscellaneous & Special Type Vehicle

Name & Communication Address:

SANKARAPANDI P
S/O PAALMANI 197 MIDDLE STREET VENKALAPOTTAL
NANCHANKULAM TIRUNELVELI,
NANAJANKULAM B.O,TIRUNELVELI
TAMIL NADU,PIN- 627357 **Mobile-9585557432**

Name and Registration Address:

S/O PAALMANI 197 MIDDLE STREET VENKALAPOTTAL
NANCHANKULAM TIRUNELVELI,
NANAJANKULAM B.O,TIRUNELVELI
TAMIL NADU,PIN- 627357 **Mobile-9585557432**

Period of Insurance: from 20/01/2026 11:53 hours to midnight on 19/01/2027

Business or Profession: Individual

Geographical Area: No Extension

Certificate Number: 3380/03066052/000/00

Issue Date: 20/01/2026

PARTICULARS OF THE VEHICLE INSURED

Date of Registration: 20/01/2026	Place of Registration: TIRUNELVELI	Registration Mark: NEW
Make: SWARAJ	Model: 744 FE	Variant: 4WD Vehicle Colour: - Year of Mfg: 2025
Type of Body: TRACTOR	Fuel Used: DIESEL	Engine No: DG5001SHP55118 Chassis No: MBNBU53NLSCP66505
Cubic Capacity: 3136	K.Watts : -	Gross Vehicle Weight(GVW)/HP: - GVW as per RC: - Public/Private Carrier: PUBLIC Registration Mark(Trailer): - Contract No: -
Licensed Passenger Carrying Capacity: 0	Driver 1	Cleaner: 0 Conductor: 0 Total Seating Capacity Including Driver: Chassis No.(Trailer): -

IDV (Insured Declared Value)

Value of Chassis (Rs): 930000	Value of Body (Rs): 0	For Vehicle (Rs): 930000	For Trailer (Rs): 0	Non-Electrical Accessories (Rs): 0
Electrical/Electronic Accessories (Rs): 0		Value of CNG/LPG Kit (Rs): 0	Total Value (Rs): 930000	

A. OWN DAMAGE

	SI	No. of Person	IMT	Premium (Rs)		SI	No. of Person	IMT	Premium (Rs)
Basic OD	930,000.00			11,067.00	Basic TP				7,267.00
IMT 23	11,067.00	23		1,660.00	Paid Driver		1	40	50.00
TOTAL				12,727.00	Conductor				
Own Damage Premium				12,727.00	TOTAL				7,317.00
Experience Based Discount (85%)				10,817.95	TOTAL PREMIUM(B)				7,317.00
TOTAL(A)				1,909.00	C.PERSONAL ACCIDENT COVERS				
Add-On Covers Discount				.00	PA for owner driver	1,500,000.00			550.00

E. OTHER CHARGES (NON PREMIUM)

Chola value added services			0.00	TOTAL PREMIUM(C)			550.00
TOTAL OTHER CHARGES (NON PREMIUM) (E)			0.00				

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a)Organised Racing. b)Use while drawing a Trailer,except the towing(other than for reward) of any one disabled mechanically propelled vehicle. c)Pace Making. d)Reliability Trial. e)Speed Testing. f)Use for the carriage of passengers for hire or reward.

1.As per Sec 147 of MV Act issued policy the premium received only to an extent of liability fixed by IRDA/Central Govt

2.Sec 150 (2) (b) that the policy is void on the ground that it was obtained by, nondisclosure of any material fact or by representation of any fact which was, false in some material particular;
i.Or
ii.(c) that there is non-receipt of premium as required under section 64VB of, the Insurance Act, 1938.

3.No Application for compensation shall be entertained unless it is made within 6 Months from the date of occurrence of the Accident

4.No Sum shall be payable by an Insurer incase a person driving the vehicle does not have a valid driving license or is under the influence of Alcohol or Drug.

DRIVER CLAUSE: Any person including 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

LIMITS OF LIABILITY:Under Section II-1 (1) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1 (ii) of the Policy - Damage to Third Party Property - Rs.750000 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs.1,500,000.00 **Deduction Under Section 1: Rs.4650** Additional compulsory deductibles under Section 1 Rs.0.00 Additional Imposed deductibles under Section 1 Rs.0

Subject to I.M.T. Endt. Nos. and Memorandum: 23,21,40,47 .

Coverage Under this policy is subject to realisation of premium cheque(s). Incase of dishonor of cheque(s). No separate intimation will be given and the policy stands cancelled from inception.

The policy wordings with detailed terms, conditions,warranties exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com.
Date and Signature of the proposal 20/01/2026.

Warranties: -

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of insurance

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

CVAS NEW :

As per GR 36A-PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

Nominee Details:

Financier Name & Address:

**Intermediary Name: VIZZA INSURANCE
BROKING SERVICES PVT LTD**

POSP Name:**Code: 201391901498****POSP PAN****Contact No: 9962334914****No.:****POSP****Aadhaar No.:**

Note: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place: CHENNAI

Date: 20/01/2026

Receipt No:

Receipt Date:

For Cholamandalam MS General Insurance Company Ltd.

k e HJ

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required in compliance with Rule 54(2) of CGST Rules, 2017.

Authorised Signatory

Consolidated Stamp Duty Paid Vide G.O Rt No , Commercial Taxes and Registration (j1) Department, Tamil Nadu dated

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 X and Chapter XI of the Motor Vehicles Act, 1988.

In the event of a claim under Compulsory personal accident cover (CPA), the intimation of the claim to the Insurer shall be within 30 days of its occurrence

IMPORTANT NOTICE: The insured is not indemnified if the vehicles 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 Information/Claims: Contact Toll Free Helpline at 1800 208 5544; sms "CHOLA" to 56677 For CARE contact 1800 103 5354;

E-mail: customercare@cholams.murugappa.com; www.cholainsurance.com

Note: UIN for this product and the related add on covers availed under this policy are as mentioned in the attached sheet, which forms part of the Policy Schedule.



Whether tax is payable under reverse charge basis - No.

Cholamandalam MS General Insurance Company Ltd.Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

**An ISO 9001 : 2015 Certified
Company For Motor Claims**

To :

DATE : 20/01/2026

Customer Name : SANKARAPANDI P

Address :

S/O PAALMANI 197 MIDDLE STREET VENKALAPOTTAL NANCHANKULAM TIRUNELVELI
-,NANAJANKULAM B.O,TIRUNELVELI,TAMIL NADU,PIN- 627357
Mobile- 9585557432

Dear Sir/Madam

Ref: Vehicle details updation in your Motor Insurance Policy 3380/03066052/000/00

On behalf of Chola MS we would like to thank you for choosing us as your preferred insurer. Your vehicle details are updated in our records as per the details below. We request you to confirm the correct / missing information and send this letter back to the address given, to update the same in our records. If there are any corrections, we request you to provide the Registration Certificate (RC) for our records and future reference.

Vehicle Registration : NEW

Engine : DG5001SHP55118

Chassis : MBNB53NLSCP66505

Documents to be sent to:

Manager (Operations),
Cholamandalam MS General Insurance Ltd
1st Floor, Hari Nivas Tower, 163, Thambu Chetty Street,
Parrys Corner,
Chennai - 600001

We request you to reply within 7 days of receipt of this letter. Alternatively, request you to e-mail your above Vehicle details with scanned copy of Registration Certificate to the following e-mail ID, quoting your policy number. customercare@cholams.murugappa.com

For any further clarifications please feel free to call our toll free # 1800 208 5544.

Yours faithfully,
For Cholamandalam MS General Insurance Company Ltd.



Authorised Signatory

Product : Motor Commercial Vehicle
Name : Package Policy -
Name : Miscellaneous and Special
Type of Vehicles
UIN : IRDAN123RP0007V03100001