

## Certificate of Insurance cum Policy Schedule



### Private Car Standalone OD Only



MR RAVARIYA DIPAK KUMAR RAM MANDIR WAS KATARIYA JUNA BHACHAU KACHCHH GUJARAT KACHCHH KUTCH GUJARAT PINCODE - 370145 BHUU GUJARAT - 370145 Tel. 9726740040	Vehicle Details			Policy Details	
	Make	RENAULT		Policy No.	2302 1014 4837 3600 000
	Model	-TRIBER RXZ PETROL(999 CC) -		Period of Insurance	From 31 Jul, 2024 00:01 hrs To 30 Jul, 2025 Midnight
	Registration No	GJ-12-FD-4339		Issuance Date	30/07/2024
	RTO	BHUU		Invoice No.	101448373600000
	Chassis No.	MEERBC007P1169178		EIA No.	
	Cubic Capacity /Watts	999	Seats 7		
	Year of Manufacture	2023	Body Type MUV		
	Engine No.	B4DF424E005145			
	Odometer reading:				
Payment Details : Fund Transfer No. MT2407901060 , Date: NaD, Bank Name: BizDirect					
Email ID : aakar.insurance@gmail.com					

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
675,256	0	0	0	0	675,256

Premium Details (₹)			
<b>Own Damage Premium(a)</b>	(₹)	<b>Liability Premium(b)</b>	(₹)
Basic Own Damage:	3241	<b>Total Premium</b>	5294
<b>Total Basic Premium</b>	3241	Integrated Tax 18%	953
Less: No Claim Bonus (20%)	648		
<b>Total - Less</b>	648		
<b>Add on Coverages</b>			
Zero Depreciation (IRDAN125RP0001V01201920/A0014V01201920)	2701		
<b>Total - Add on</b>	2701		
<b>Net Own Damage Premium (a)</b>	5294	<b>Total Premium</b>	6247

<b>Geographical Area</b>	India ,	<b>Compulsory Deductible (IMT-22)</b>	1,000	<b>Voluntary Deductible</b>	0
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<b>Previous Policy No.</b>	P0024200002/4111/508922	<b>Valid</b>	31/07/2023 to 30/07/2024 of MAGMA HDI GENERAL INSURANCE CO LTD	<b>NCB</b>	0%
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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.

Nominee for Owner driver	Appointee
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Hypothecated(IMT-7) with: NISSAN RENAULT FINANCIAL SERVICES INDIA PVT LTD

Named Persons & Nominee(IMT -15)	
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**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. **Persons or Class of Persons entitled to drive:** 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 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): ₹ 1500000**Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

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 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/303/2022/1381 dated 29-03-2022 as prescribed in Government of Maharashtra Order No. Mudrank ? 2017/CR.97/M-1, dated the 03/JAN/201. 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. **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". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. 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. Goods and Service Tax for this invoice is not payable under reverse charge basis.

**Important Notice -** The policy coverages is only for Own Damage and Third Party Liability in connection to vehicle is not covered in the policy.

**Active TP Policy No:** P0024200002/4111/508922 **Valid From** 31/07/2023 to 30/07/2026 of MagmaHDI

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on [www.hdfcergo.com](http://www.hdfcergo.com) for policy copy/tax certificate/make changes/register & track claim.

HSN Code	997134
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BROKER Name : Probus Insurance Broker Limited BROKER Code : 201138270687 Contact No : 7506683445  
POSP PAN No.: ABYPZ1406C

<b>HSN Code</b>	997134
For HDFC ERGO General Insurance Company Ltd	

A Sharma  
Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

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

Proposal Form cum Transcript Letter For Private Car Standalone OD Only

<div> 2302101448373600000 MR RAVARIYA DIPAK KUMAR RAM MANDIR WAS KATARIYA JUNA BHACHAU KACHCHH GUJARAT KACHCHH KUTCH GUJARAT PINCODE - 370145 BHUJ - 370145 GUJARAT - Tel. 9726740040</div>	<b>Vehicle Details</b>		<b>Proposal Details</b>		
	Make	RENAULT	Proposal No.	2302101448373600000	
	Model	-TRIBER RXZ PETROL(999 CC) -	Period of Insurance	From 31 Jul, 2024 00:01 hrs To 30 Jul, 2025 Midnight	
	Registration No	GJ-12-FD-4339	Issuance Date	30 Jul 2024	
	RTO	BHUJ	Invoice No.	101448373600000	
Chassis No.		MEERBC007P1169178			
Cubic Capacity		999 Seats 7			
Year of Manufacture		2023 Body Type MUV			
Engine No.		B4DF424E005145			
Odometer reading:					
Payment Details : Fund Transfer No. MT2407901060 , Date: NaD, Bank Name:BizDirect					
Email ID : aakar.insurance@gmail.com					
<b>Insured's Declared Value (IDV) (₹)</b>					
<b>Vehicle</b>	<b>Electrical Accessories</b>	<b>Non Electrical Accessories</b>	<b>CNG/LPG Kit</b>	<b>Trailer</b>	<b>Total IDV</b>
675256	0	0	0	0	675256
<b>Premium Details (₹)</b>					
<b>Own Damage Premium(a)</b>		<b>Liability Premium(b)</b>			
(₹)		(₹)			
Basic Own Damage:		Total Premium		5294	
Total Basic Premium		Integrated Tax 18%		953	
Less: No Claim Bonus (20%)					
Total - Less					
Add on Coverages					
Zero Depreciation (IRDAN125RP0001V01201920/A0014V01201920)					
Total - Add on					
Net Own Damage Premium (a)		Total Premium		6247	
5294					
<b>Geographical Area</b>		<b>Compulsory Deductible (IMT-22)</b>		<b>Voluntary Deductible (IMT-22A)</b>	
India ,		1,000		0	
<b>Previous Policy No.</b>		<b>Valid</b>		<b>NCB</b>	
P0024200002/4111/508922		31/07/2023 to 30/07/2024 of MAGMA HDI GENERAL INSURANCE CO LTD		0%	
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>Nominee for Owner driver</b>		<b>Appointee</b>			
Hypothecated(IMT-7) with: NISSAN RENAULT FINANCIAL SERVICES INDIA PVT LTD					
<b>Named Persons &amp; Nominee(IMT -15)</b>					
BROKER Name : Probus Insurance Broker Limited BROKER Code : 201138270687 Contact No : 7506683445					
POSP PAN No.: ABYPZ1406C					
<b>Anti rebate clause</b>					
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..					
<b>Terms and Conditions</b>					
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 communicated 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. 2302101448373600000 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.					

## Frequently Asked Question's (FAQ's) - Motor Insurance

Take it easy!

## 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)

To place your request for Transfer of Insurance, visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

## WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

To place your request for any "Changes in Policy", visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

## 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 financier 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.

## HOW DO I FILE A CLAIM?

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- Mobile App: Simply download HDFC ERGO Mobile App - Insurance Portfolio Organizer from Play Store. Link your policy by providing few simple details and register a claim.
- Call Toll Free 1800 2700 700 (Accessible from India only) and provide your policy number for reference and register a claim

## Please keep the following details handy while intimating a claim

- a. Policy Number
- b. Registration Details / RC Copy
- c. Drivers 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.

## 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 lakh (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financier incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnama is required for TP injury / death / property damage
- j. Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy in 'Used Car' cases

## Additional documents required for commercial vehicles:

- a. Spot survey    b. Load challan    c. Fitness certificate    d. Route permit

## 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 &amp; 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

## HOW DO I RENEW MY POLICY?

- a. Visit [www.hdfcergo.com](http://www.hdfcergo.com) to renew instantly online
- b. SMS "RENEW <POLICY NO>" to 9999 700700
- c. Visit our nearest branch / your agent
- d. Send a copy of the renewal notice along with premium cheque to our branch office / Corporate office

## HOW TO CONTACT US?

Visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com) and avail host of services online which is easy, instant & convenient

## Convenience at your fingertips

On the Customer Support section of our website, you can:

Get Policy Copy/  
80D Tax CertificateMake Changes  
on PolicyTrack Claim  
StatusUpdate Contact  
Details