



## Policy Schedule cum Certificate of Insurance

### Motor Private Car Package Policy UIN IRDAN123RP0001V03100001

<b>Policy cum Certificate Number</b>		<b>3362/03727349/000/00</b>		<b>Period of Insurance: From 00:01 hrs. on 20/08/2024 To: Midnight of 19/08/2025</b>			
Name & Communication Address: MR RAMNIWAS AGGARWAL 6/ 227 GROUND FLOOR SUNDER VIHAR, PASCHIM VIHAR NEAR COMMUNITY, CENTRE DELHI, NewDelhi, DELHI, 110087 Mobile/Landline No :9582171134 Email ID:wirenailsfactory@gmail.com Business / Profession: -				Registration Address: 6/ 227 GROUND FLOOR SUNDER VIHAR, PASCHIM VIHAR NEAR COMMUNITY, CENTRE DELHI, NewDelhi, DELHI, 110087			
Customer ID: -		EIA: -		Date of Registration		20/08/2021	
GSTIN -				Geographical Area: India		Financier Name	
						KOTAK MAHINDRA PRIME LTD	
Nominee Name		Praveen Aggarwal		Nominee Relationship		Son	
				Financier Address		NewDelhi	
<b>PARTICULARS OF VEHICLE INSURED</b>							
Registration Mark	DL04CBA6730	Engine Number	D4FAMM344040	Chassis Number	MZBFF813MMN112320	Cubic Capacity / KW	1493
Make	KIA MOTORS	Model	SONET	Variant	HTX 1.5	Year of Manufacturing	2021
Type of Body	SUV	Fuel used	DIESEL	Driver	1	Licensed passenger Carrying Capacity	5
Fast Tag No.	-	Colour	-	Contract No.	-	Total seating capacity including driver	5
<b>IDV (Insured's Declared Value) in Rupees (Rs.)</b>	Value of Chassis		-		Value of Body		-
	For Trailers		-		Non-Electrical Accessories		-
	Electrical/Electronic Accessories		-		Total Value		765000
<b>PREMIUM COMPUTATION TABLE</b>							
<b>A. OWN DAMAGE</b>		<b>Sum Insured (Rs.)</b>	<b>IMT</b>	<b>Premium (Rs.)</b>	<b>B. LIABILITY</b>		<b>Sum Insured (Rs.)</b>
Basic OD		765000		25115	Basic TP		
CNG Kit - OD			25	0	CNG Kit - TP		25
Electrical or Electronic Accessories			24	0	LL to Paid Driver		28
Non Electrical Accessories				0	Geographical Extension - TP		1
Geographical Extension OD			1	0	<b>TOTAL PREMIUM (B)</b>		3466
Less: Anti-Theft Device			10	0	<b>C. PERSONAL ACCIDENT (PA) COVERS</b>		
Less: No Claim Bonus Discount (0%)				0	Compulsory PA for owner driver		1500000
Less: Experience based Discount (85%)				21348	<b>TOTAL PREMIUM (C)</b>		650
Experience based loading				0			
<b>TOTAL PREMIUM (A)</b>				3767			
<b>A1. ADD-ON COVERS</b>		<b>UIN</b>	<b>Sum Insured (Rs.)</b>	<b>Options</b>	<b>Time Excess</b>	<b>Premium (Rs.)</b>	<b>TOTAL PREMIUM (A+A1+B+C)</b>
Waiver of depreciation		IRDAN123RP0001V012002 03/A0003V02200910	765000	100%		6120	14935
Consumables Cover		IRDAN123RP0001V012002 03/A0008V01201213				250	
Key replacement cover		IRDAN123RP0001V012002 03/A0025V01201415	20,000			333	
Personal belongings [Inside the vehicle]		IRDAN123RP0001V012002 03/A0004V01200910				150	
Chola Value Added Services - Private Car		IRDAN123RP0001V012002 03/A0006V01201718				199	
<b>TOTAL PREMIUM (A1)</b>						<b>7052</b>	
<b>LIMITATIONS AS TO USE:</b> 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. 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.							
<b>DRIVER CLAUSE:</b> 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 as amended from time to time.							
<b>LIMITS OF LIABILITY:</b> Under Section II - 1(i) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988 as amended from time to time. Under Section II - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 Compulsory P.A. Cover for the Owner - Driver under Section III (CSI) - Rs.15,00,000.00							



**Cholamandalam MS General Insurance Company Limited**

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

REACH US THROUGH WHATSAPP 7305234433

**Policy Schedule cum Certificate of Insurance**  
**Motor Private Car Package Policy UIN IRDAN123RP0001V03100001**

**Warranties:** 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.

As per GR36 A, PA for Owner-driver refers to the Owner of the Insured Vehicle holding an effective driving license.

"If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule".

Coverage under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

**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 - 20 % No Claim is made or pending during the Preceding Two consecutive years- 25 % No claim is made or pending during the Preceding Three consecutive years-35 % No claim is made or pending during Preceding Four consecutive years-45 % No claim is made or pending during the Preceding Five consecutive years-50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company

**PUC:** This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.

**Grievance clause:** For resolution of any query or grievance, you may contact the respective branch office of the Company or may call 1800 208 5544 or may write an email to customercare@cholams.murugappa.com. If you are not satisfied with the response of the office, you may email to Grievance Officer at GRO@cholams.murugappa.com. In the event of unsatisfactory response from the Grievance Officer, you may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in) or General Insurance Council: <https://www.cioins.co.in/ombudsman> or on company website [www.cholainsurance.com](http://www.cholainsurance.com)

**NOTE:** The 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.

**Intermediary Name:** probus

**Contact No. 9790917082**

**Code: 2008345876980001**

**POSP Name: ANURAG SETH**

**POSP PAN No: BGGPS1117P**

**POSP Aadhar No: \*\*\*\*\*0836**

**POSP Code: 9810136110**

**POSP DIRECT:**

**POSP Contact Number: 9810136110**

Business Location: Chennai Head Office, DARE HOUSE, 2ND FLOOR, NO 2, N.S.C BOSE ROAD, CHENNAI-600001, TAMIL NADU

GST Invoice No.: 3362/03727349/000/00

| GSTIN: 33AABCC6633K1ZQ

| SAC Code: 997134

| SAC Description: Motor Vehicle Insurance Services

**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 as amended from time to time, 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.

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 as amended from time to time.

Date and Signature of the proposal 13/08/2024. In witness where of this policy has been signed at Chennai Head Office on 13/08/2024

for Cholamandalam MS General Insurance Company Limited,

Receipt No. PY000004406585

Receipt Date: 13-08-2024

Duly Constituted Attorney(s)

Whether tax is payable under reverse charge basis - No

"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.