



Policy Schedule cum Certificate of Insurance

Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles UIN IRDAN123RP0003V03100001

Policy cum Certificate Number		3379/03976966/000/00		Period of Insurance: From 00:01 hrs. on 15/07/2024 To: Midnight of 14/07/2025			
Name & Communication Address of the Insured: MR DAYANAND PRASAD BANKIPUR GORAKHIFATUHAIPATNA, 2434324, PATNA, Patna, BIHAR, 803201				Registration Address: BANKIPUR GORAKHIFATUHAIPATNA, 2434324, PATNA, Patna, BIHAR, 803201			
Mobile/Landline No :7992470173							
Email ID:manoj.k18016@gmail.com							
Business / Profession: -							
Customer ID: -		EIA: -		Date of Registration	26/07/2019	Place of Registration	BR-01-PATNA (BIHAR)
GSTIN -				Geographical Area: India	Financier Name	-	
Nominee Name	MANOJ KUMAR	Nominee Relationship	-	Financier Address	-		
PARTICULARS OF VEHICLE INSURED							
Registration Mark	BR01GH7534	Engine Number	81L84835974	Chassis Number	MAT466621J5N29174	GVW (Kgs)/KW	35000
Make	TATA MOTORS	Model	LPT 3118 - TRU CK	Variant	TRUCK	Year of Manufacturing	2018
Type of Body	OPENBODY	Colour	-	Fuel used	DIESEL	GVW (Kgs as per RC Book)	35000
Driver	0	Cleaner	0	Conductor	-	Public / Private Carrier	Public
Contract No.	-	Regn Mark (Trailer)	-	Fast Tag No.	-	Licensed Carrying Capacity including driver	3 3 wheeler / other than 3 wheeler
IDV (Insured's Declared Value) in Rupees [Rs.]	Value of Chassis	1624500	Value of Body	243675	For Vehicle	1868175	
	For Trailers	-	Non-Electrical Accessories	-	Value of CNG/ LPG kit	-	
	Electrical/Electronic Accessories	-	Total Value	1868175			
PREMIUM COMPUTATION TABLE							
A. OWN DAMAGE		Sum Insured [Rs.]	IMT	Premium [Rs.]	B. LIABILITY		Sum Insured [Rs.]
Basic OD		1868175		38773	Basic TP		43950
IMT 23			23	5816	TOTAL PREMIUM (B)		44700
Less: No Claim Bonus Discount (35%)				15606	C. PERSONAL ACCIDENT COVERS		
Less: Experience based Discount (85%)				24636	CPA for owner driver		1500000
TOTAL PREMIUM (A)				4347	TOTAL PREMIUM (C)		750
					TOTAL PREMIUM (A+A1+B+C)		49047
					CGST (9%) Rs.	0	SGST (9%) Rs.
					0	IGST (18%)	6192
A1. ADD-ON COVERS		UIN	Sum Insured [Rs.]	Options	Time Excess	Premium [Rs.]	TOTAL AMOUNT Rs.
TOTAL PREMIUM (A1)						0	55239
Consolidated Stamp Duty Paid Vide G.O Rt No.397, Commercial Taxes and Registration (I) Department, Tamil Nadu dated 24/05/2024.							
Subject to I.M.T. Endt. Nos. and Memorandum: 22,21,23,15							
Compulsory deductible under Section 1: Rs. 1500							
Additional Imposed deductibles under Section 1 Rs.0/-							
LIMITATIONS AS TO USE: The policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of section 66 of the Motor Vehicles Act 1988 as amended from time to time. The Policy does not cover use for a) Organised Racing b) Pace Making c) Reliability Trials d) Speed testing e) Use while drawing a Trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle f) Use for carrying passengers in vehicles; except employees not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.							
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 tat 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 as amended from time to time.							
LIMITS OF LIABILITY: 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 Personal Accident (CPA) Cover for the Owner-Driver under Section IV(CSI)- Rs.15,00,000.00							
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 Preceding Two consecutive years- 25 % No claim is made or pending during Preceding Three consecutive years-35 % No claim made or pending during Preceding Four consecutive years-45 % No claim is made or pending during 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.							



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

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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 or General Insurance Council: <https://www.giains.co.in/ombudsman> or on company website 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 Insurance Brokers Private Limited

Code: 2008345876980001

Contact No. 9790917082

POSP Name : KUMKUM KUMARI

POSP PAN No : DEUPK1254M

POSP Aadhar No : ***4724**

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

GST Invoice No.: 3379/03976966/000/00

| 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 11/07/2024. in witness where of this policy has been Signed at Chennai Head Office on 11/07/2024.

For Cholamandalam MS General Insurance Company Limited,

Receipt No. PY000004329042

Receipt Date: 11-07-2024

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.