

Date : 18/07/2024

To renew SMS, REN to 9222211100

Policy No.: VD200374

Mr. SANDILYAN M**299,****6TH STREET BV COLONY VYSARPADI,****Chennai,****Tamil Nadu, Pincode: 600039****Telephone(Mob) : 9444267105****Email Id : Velunachiyar.d@gmail.com**

Intermediary Name : Probus Insurance Broker Limited-BRR

PCV

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Seamless policy management

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Dear Mr. SANDILYAN M

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VD200374**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance.

In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/ 022-67837800 or email us at fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹. 50/- + Goods and Service tax .

****NCB has been allowed 20% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

4th Floor, Windfall

Sahar Plaza Complex

Andheri Kurla Road, J.B.Nagar

Andheri (East), Mumbai

Maharashtra, 400059

For Future Generali India Insurance Co. Ltd.

(Authorised Signatory)



Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

Tax Invoice

INSURED DETAILS			
Policy Number : VD200374		Address of Service Provider: Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode - 400059	
Invoice Number : 202427PNT0187499			
Reverse Charge : No		Area Code : Andheri Branch Office	
Name of Insured/Proposer : Mr. SANDILYAN M		FGI State Code : 27	
Address : 299, 6TH STREET BV COLONY VYSARPADI, Chennai, Tamil Nadu, Pincode- 600039		FGI GSTIN Number : 27AABCF0191R2Z8 FGI PAN Number : AABCF0191R	
Place of Supply(State Code): 33		Intermediary Name \ Code: Probus Insurance Broker Limited \ 60047581	
GSTIN / UIN Number : -		Date of Issue / Invoice Date : 18/07/2024	
Period of Insurance : From 00:00 hours of 21/07/2024 To Midnight of 20/07/2025		HSN : 997134	
		Nature of Service : General Insurance Service	

Received with thanks from a sum of ₹ 7,333.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		6,214.00
Add : IGST	18%	1,118.52
Add : Cess		-
Total (Rounded to nearest rupee)		7,333.00

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. 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.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note:This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 18/07/2024

**POS-Future Secure - Commercial Vehicle**

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989			
Policy Servicing : Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Office Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode- 400059.,Tel_No: -			
Policy No. : VD200374	Period of Insurance : From 00:00 hrs of 21/07/2024 To Midnight of 20/07/2025		
Insured : Mr. SANDILYAN M			
CKYC_No. :			
Address : 299, 6TH STREET BV COLONY VYSARPADI, Chennai, Tamil Nadu, 600039	Covernote No : - Dated: Zone: A		
	Intermediary Name/Code : Probus Insurance Broker Limited / 60047581		
	Telephone(Hom) : 7304332968		
	Email ID : care@probusinsurance.com		
GSTIN Number : -	FGI GSTIN Number : 27AABCF0191R2Z8		
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION			
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.
TN05CH1477 CHENNAI	PIAGGIO APE CITY CNG RICKSHAW PASSENGER	TBP0SD13002599	MBX0006DF1D173315
Year of Manufacture	Cubic Capacity	Seating Capacity	Passenger Carrying Capacity
2022	275	4	3
DRIVERS 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 learners license may also drive the vehicle when not used for the transport of goods *at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989. * When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.			
LIMITATIONS AS TO USE - The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of section 66 of the Motor vehicle's Act 1988. The policy does not cover use for a) Organized racing b) Pace Making c) Reliability Trails d)Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle Geographical Area : INDIA ,			
IMPORTANT NOTICE			
The Insured is not indemnified if the vehicle is used or driven otherwise 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles).			
IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.			
LIMITS OF LIABILITY			
Under Section II-I (i) :Death of or bodily injury -Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988.		Under Section II-I (ii) : Damage to Third Part Property - ₹ 750000/- in respect of any one claim or series of claims arising out of one event.	

Under Section III : PA Owner – Driver as per premium computation table.	Compulsory Deductible Under Sec I : ₹ 500.00
Hypothecation Agreement with:- NIL	
SPECIAL CONDITIONS – NIL	
ADDITIONAL EXCESS – NIL	

**Policy No : VD200374** **Period Of Insurance : From 00:00 hrs of 21/07/2024 To Midnight of 20/07/2025****INSURED'S DECLARED VALUE**

Type of Body	For Vehicle - ₹	For Vehicle Body- ₹	For Non-Elec Accessories- ₹	For Trailers-₹	For Elec / Electronic Accessories - ₹	For Bi-Fuel Kit (CNG/LPG)- ₹	Total Value- ₹
RICKSHAW	102,900	0	-	-	-	-	102,900

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	394.52	
Add : Bi-Fuel Kit (CNG/LPG)	19.73	
Add : IMT 23-Cover for mud-guards etc	62.14	
**Less : No Claim Discount 20%	95.28	
Total Own Damage Premium (A) (rounded off)		381.00
B-LIABILITY		
Basic Premium including Premium for TPPD	5,773.00	
Add : Bi-Fuel Kit (CNG/LPG)	60.00	
Total Liability Premium (B)		5,833.00
Total Annual Premium (A+B)		6,214.00
Total Premium for the Policy Period		6,214.00
Goods and Service Tax		1,118.52
Total Premium (rounded off)		7,333.00

Class of Vehicle : 3 Wheeled Vehicle For Carrying
Passengers For Hire Or Reward, With Carrying Capacity
Not Exceeding 6

Subject to Endorsement Nos. 21 ,25 ,23 ,

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 M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.**POS Name / Pan No : DINESHKUMARS DINESHKUMARS / BNMPD1919B****Receipt No : X0614726****Date of Issue : 18/07/2024****Place of Issuance : Mumbai***

*Address as mentioned below.

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 18/07/2024**For registration of your Motor claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)**

Stamp Duty of Rs.0.50 is paid as provided under Article Policy of Insurance 47B 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. (LOA/ENF-2/CSD/37/2024/(Validity Period Dt. 25-04-2024 To Dt. 31-03-2025)/OW No. 2060, Dated 16-04-2024.) GRN NO. MH000119505202425E, Dated: 03-04-2024, Bank Of Maharashtra And DEFACE NO. 0000212877202425, Dated: 08-04-2024.

Product UIN : IRDAN132RP0015V02200708

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Dear SANDILYAN M,

We wish to inform you that the Insurance policy number VD200374 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

POS-Future Secure - Commercial Vehicle - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	SANDILYAN M
2	Registration address of the Insured	299, 6TH STREET BV COLONY VYSARPADI, Chennai, Tamil Nadu, 600039
3	Communication address of the Insured	299, 6TH STREET BV COLONY VYSARPADI, Chennai, Tamil Nadu, Pincode :- 600039
4	Residence Telephone no	
5	Mobile no	9444267105
6	Email id	Velunachiyar.d@gmail.com
Policy Details		
7	Policy Number	VD200374
8	Risk start time and date	21/07/2024/00:00
9	Risk end date	20/07/2025
10	Renewal NCB %	20%
Vehicle Details		
11	Make and Model of vehicle insured	PIAGGIO APE CITY CNG RICKSHAW PASSENGER
12	Registration No	TN05CH1477
13	Engine No	TBP0SD13002599
14	Chassis No	MBX0006DF1D173315
15	Cubic Capacity	275
16	Year of Manufacturing	2022
17	RTO where vehicle is/will be registered	CHENNAI
18	Seating Capacity	4
19	Date of Registration / Purchase	09/05/2022
20	Usage of the vehicle	CB
21	Fuel Type	CNG
22	Hypothecation/Lease/Hire Purchase	-
23	Bank Name	-
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle)	Yes
Previous Insurance Details		
25	Previous Insurer Name	Tata AIG General Insurance Co. Ltd.
26	Expiring Policy No	63007175730000
27	Expiring Policy Expiry Date	20/07/2024
28	No Claim Bonus % under expiring policy	0.00 %
29	Is there any claim in expiring policy	N

IDV Details		
30	Vehicle IDV on Renewal	₹.102,900
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
Third Party Coverages Opted		
34	Basic Premium including Premium for TPPD	Opted
35	Add:-Trailers	Not Opted
36	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
37	Add : Bi-Fuel Kit (CNG/LPG)	Opted
38	Add : Geographical Area Extn	Not Opted
39	Add : Compulsory PA to Owner-Driver ₹. lacs	Not Opted
40	Add : Legal Liability to Employees of the Insured (No. of persons 0)	Not Opted
41	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Passenger (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Employees/Non-Fare Paying Passengers (other than WC) (No. of persons 0)	Not Opted
45	Add : Legal Liability to Person for Operation/Maintenance (No. of persons 0)	Not Opted
46	Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 0)	Not Opted
47	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
48	Add : Indemnity to Hirer	Not Opted
Own Damage Coverages Opted		
49	Basic Premium on Vehicle	Opted
50	Add : Non-Electrical Accessories	Not Opted
51	Add:-Trailer	Not Opted
52	Add : Electrical/Electronic Accessories	Not Opted
53	Add : Bi-Fuel Kit (CNG/LPG)	Opted
54	Add : Geographical Area Extn	Not Opted
55	Add : Fibre Glass Tanks	Not Opted
56	Add : Embassy Loading	Not Opted
57	Add : Driving Tutions	Not Opted
58	Add : IMT 23-Cover for mud-guards etc	Opted
59	Add : Overturning during operational use	Not Opted
60	Add : IMT 34	Not Opted
61	Less : Anti Theft	Not Opted
62	Less : Use Confined to Own Premises	Not Opted
63	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
64	Less : No Claim Discount 20%	Opted
Nominee Details		
65	Nominee Name	-
66	Nominee Relationship with Insured	-
67	Nominee Age in Y or M	--
68	Nominee %	-
69	Appointee Name	-
70	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT. 21. SPECIAL EXCLUSIONS AND COMPULSORY DEDUCTIBLE

(Applicable to all Commercial Vehicles excluding taxis and motorized two wheelers carrying passengers for hire or reward.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

a. Special Exclusions: Except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

b. Compulsory Deductible: In addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under section I of the policy in respect of each and every event (including event giving rise to total loss/constructive total loss) the first Rs.....* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurer in the exercise of its discretion under Condition No. 4 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

IMT.23. COVER FOR LAMPS TYRES / TUBES MUDGUARDS BONNET / SIDE PARTS BUMPERS HEADLIGHTS AND PAINTWORK OF DAMAGED PORTION ONLY

(For all commercial Vehicles)

In consideration of payment of an additional premium of Rs.....*, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that subject to conditions (a) (b) and (c) hereunder loss of or damage (excluding theft under any circumstances) to lamps tyres/ tubes mudguards bonnet/side parts bumpers headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to :

a. Depreciation as per schedule provided in Section 1 of the policy. It is further understood and agreed that in respect of paint work for the damaged portion only (as referred to above) shall also be as per schedule provided in Section 1 of the policy.

b. In addition to any amount which the insured may be required to bear under para (a) above, the insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.

c. It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim which become payable under this Endorsement.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

* To insert the sum arrived at as per the provisions of G.R. 40. NB.3. of the Tariff

IMT.25. CNG/ LPG KIT IN BI-FUEL SYSTEM

(Own Damage cover for the kit)

In consideration of the payment of premium of Rs.....* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

Subject otherwise to the terms conditions limitation and exceptions of this Policy.

* To insert sum arrived at in terms of G.R. 42.