

Date : 17/07/2024

Policy No. : VD193437  
**RAFIKUL ISLAM**  
**KALIAGAON,**  
**MAIN ROAD,**  
**Chirang,**  
**Bongaigaon,**  
**Asam, Pincode : 783393**  
**Telephone(Mob) : 8638767151**  
**Email Id : sultanananarjina9@gmail.com**  
**Intermediary Name : Probus Insurance Broker Limited - BRR**  
**PPV**

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management



Get the app



Dear RAFIKUL ISLAM

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VD193437**. 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. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-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 by sending an email to 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 alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

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.futuregeneralii.in](http://www.futuregeneralii.in)

# Tax Invoice

INSURED DETAILS			
<b>Policy Number</b>	: VD193437	<b>Address of Service Provider:</b> 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	
<b>Invoice Number</b>	: 202427PNT0183293		
<b>Reverse Charge</b>	: No	<b>Area Code</b>	: Andheri Branch Office
<b>Name of Insured/Proposer</b>	: RAFIKUL ISLAM	<b>FGI State Code</b>	: 27
<b>Address</b>	: KALIAGAON, MAIN ROAD, Chirang, Bongaigaon, Asam, Pincode- 783393	<b>FGI GSTIN Number</b>	: 27AABCF0191R2Z8
		<b>FGI PAN Number</b>	: AABCF0191R
<b>Place of Supply(State Code):</b>	18	<b>Intermediary Name \ Code:</b> Probus Insurance Broker Limited \ 60047581	
<b>GSTIN / UIN Number</b>	: -	<b>Date of Issue / Invoice Date</b>	: 17/07/2024
<b>Period of Insurance</b>	: From 00:00 hours of 18/07/2024 To Midnight of 17/07/2025	<b>HSN</b>	: 997134
		<b>Nature of Service</b>	: General Insurance Service

Received with thanks from a sum of ₹ 2,530.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM ( ₹ )
Gross Premium		2,144.00
Add : IGST	18%	385.92
Add : Cess		-
<b>Total (Rounded to nearest rupee)</b>		2,530.00

**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 17/07/2024




**POS-Future Secure Private Car**

<b>CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989</b>				
<b>Policy Servicing :</b> 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: -				
<b>Policy No.</b> : VD193437	<b>Period of Insurance</b> : From 00:00 hrs of 18/07/2024 To Midnight of 17/07/2025.			
<b>Insured</b> : RAFIKUL ISLAM				
<b>CKYC_No.</b> :				
<b>Address</b> : KALIAGAON, MAIN ROAD, Chirang, Bongaigaon, Asam, 783393	<b>Covernote No</b> : - Dated: Zone: B			
	<b>Intermediary Name/Code</b> : Probus Insurance Broker Limited / 60047581			
	<b>Telephone(Hom)</b> : 7304332968			
	<b>Email ID</b> : care@probusinsurance.com			
<b>GSTIN Number</b> : -	<b>FGI GSTIN Number</b> : 27AABCF0191R2Z8			
<b>INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION</b>				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
AS19N2391 BONGAIGAON	MARUTI SUZ ALTOLX BS-IV	F8DN6227756	MA3EUA61S00E73519	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2019	796	Saloon	5	2,530.00
<b>DRIVERS CLAUSE :-</b> 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.				
<b>LIMITATIONS AS TO USE -</b> As per Motor Vehicle Rules, 1989 :- 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.				
Geographical Area : INDIA				
<b>IMPORTANT NOTICE</b>				
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". 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.				
<b>IMPORTANT -</b> 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit <a href="https://general.futuregenerali.in/customer-service/downloads/">https://general.futuregenerali.in/customer-service/downloads/</a> 3) For any redressal of grievance and for escalation matrix <a href="https://general.futuregenerali.in/customer-service/grievance-redressal">https://general.futuregenerali.in/customer-service/grievance-redressal</a> 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. 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).				
<b>LIMITS OF LIABILITY</b>				
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 Party 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 - NA		
Hypothecation Agreement with:- NIL				
<b>SPECIAL CONDITIONS</b> – NIL				
<b>ADDITIONAL EXCESS</b> – NIL				

**Policy No :** VD193437 **Period Of Insurance :** From 00:00 hrs of 18/07/2024 To Midnight of 17/07/2025**INSURED'S DECLARED VALUE**

For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
-	-	-	-	-	

**SCHEDULE OF PREMIUM**

PARTICULARS	₹	₹
A-OWN DAMAGE		
Total Own Damage Premium (A) (rounded off)		0
B-LIABILITY		
Basic Premium including Premium for TPPD	2,094.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,144.00
Total Annual Premium (A+B)		2,144.00
Total Premium for the Policy Period		2,144.00
Goods and Service Tax		385.92
Total Premium (rounded off)		2,530.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 28 ,

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 :** NARJINASOLTANANARJINASOLTANA/ JIBPS4750K**Receipt No : X0602937****Date of Issue : 17/07/2024****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 17/07/2024****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 : 1/RD/FGIICL/MOTORS/FS/07-08

**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 RAFIKUL ISLAM,

We wish to inform you that the Insurance policy number VD193437 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 Private Car - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	RAFIKUL ISLAM
2	Registration address of the Insured	KALIAGAON, MAIN ROAD, Chirang, Bongaigaon, Asam, 783393
3	Communication address of the Insured	KALIAGAON, MAIN ROAD, Chirang, Bongaigaon, Asam, Pincode :- 783393
4	Residence Telephone no	
5	Mobile no	8638767151
6	Email id	sultanananarjina9@gmail.com
Policy Details		
7	Policy Number	VD193437
8	Risk start time and date	18/07/2024/00:00
9	Risk end date	17/07/2025
10	Renewal NCB %	0%
Vehicle Details		
11	Make and Model of vehicle insured	MARUTI SUZ ALTOLX BS-IV
12	Registration No	AS19N2391
13	Engine No	F8DN6227756
14	Chassis No	MA3EUA61S00E73519
15	Cubic Capacity	796
16	Year of Manufacturing	2019
17	RTO where vehicle is/will be registered	BONGAIGAON
18	Seating Capacity	5
19	Date of Registration / Purchase	09/09/2019
20	Usage of the vehicle	PV
21	Fuel Type	Petrol
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	
26	Expiring Policy No	
27	Expiring Policy Expiry Date	
28	No Claim Bonus % under expiring policy	0.00 %
29	Is there any claim in expiring policy	Y
IDV Details		

30	Vehicle IDV on Renewal	₹.-
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	
<b>Third Party Coverages Opted</b>		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. lacs	Not Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 0)PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Drivers/Cleaner/Conductors (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 Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
<b>Own Damage Coverages Opted</b>		
47	Basic Premium on Vehicle	Not Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Not Opted
<b>Nominee Details</b>		
64	Nominee Name	-
65	Nominee Relationship with Insured	-
66	Nominee Age in Y or M	--
67	Nominee %	-
68	Appointee Name	-
69	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. 28. LEGAL LIABILITY TO PAID DRIVER AND/ OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE**

#### **(For all Classes of vehicles)**

In consideration of an additional premium of Rs. 50/-notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

#### **Provided always that:**

(1). this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2). the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

\* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

\*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.