



Policy Schedule cum Certificate of Insurance

Motor Private Car Package Policy UIN IRDAN123RP0001V03100001

Policy cum Certificate Number		3362/03729160/000/00		Period of Insurance: From 00:01 hrs. on 18/08/2024 To: Midnight of 17/08/2025			
Name & Communication Address: MS M/S DIVINE MEDICAL STORES 411B DIVINE NURSING HOME, BUILDING GROUND, ABINASH CHANDR BANERJEE LANE NEAR CIT MORE, Kolkata, WEST BENGAL, 700010 Mobile/Landline No :9831906218 Email ID:service@divinenh.in Business / Profession: -				Registration Address: 411B DIVINE NURSING HOME, BUILDING GROUND, ABINASH CHANDR BANERJEE LANE NEAR CIT MORE, Kolkata, WEST BENGAL, 700010			
Customer ID: -		EIA: -		Date of Registration	19/08/2021	Place of Registration	KOLKATA SALT LAKE
GSTIN -				Geographical Area: India	Financier Name	-	
Nominee Name -		Nominee Relationship -		Financier Address -			
PARTICULARS OF VEHICLE INSURED							
Registration Mark	WB08L1122	Engine Number	G4FLMV206651	Chassis Number	MZBEP812LMN270974	Cubic Capacity / KW	1493
Make	KIA MOTORS	Model	SELTOS	Variant	HTK PLUS D	Year of Manufacturing	2021
Type of Body	HATCHBACK	Fuel used	DIESEL	Driver	1	Licensed passenger Carrying Capacity	5
Fast Tag No.	-	Colour	-	Contract No.	-	Total seating capacity including driver	5
IDV (Insured's Declared Value) in Rupees (Rs.)	Value of Chassis -		Value of Body -		For Vehicle		900000
	For Trailers -		Non-Electrical Accessories -		Value of CNG/ LPG kit		-
	Electrical/Electronic Accessories -		Total Value				900000
PREMIUM COMPUTATION TABLE							
A. OWN DAMAGE	Sum Insured (Rs.)	IMT	Premium (Rs.)	B. LIABILITY	Sum Insured (Rs.)	IMT	Premium (Rs.)
Basic OD	900000		29547	Basic TP			3416
CNG Kit - OD		25	0	CNG Kit - TP		25	0
Electrical or Electronic Accessories		24	0	LL to Paid Driver		28	50
Non Electrical Accessories			0	Geographical Extension - TP		1	0
Geographical Extension OD		1	0	TOTAL PREMIUM (B)			3466
Less: Anti-Theft Device		10	0	C. PERSONAL ACCIDENT (PA) COVERS			
Less: No Claim Bonus Discount (20%)			5910	TOTAL PREMIUM (C)			0
Less: Experience based Discount (85%)			20092				
Experience based loading			0				
TOTAL PREMIUM (A)			3545				
A1. ADD-ON COVERS	UIN	Sum Insured (Rs.)	Options	Time Excess	Premium (Rs.)	TOTAL PREMIUM (A+A1+B+C)	
						CGST (9%) Rs.	0
						SGST (9%) Rs.	0
Waiver of depreciation	IRDAN123RP0001V012002 03/A0003V02200910	900000	100%		6750	IGST (18%) Rs.	2563
Consumables Cover	IRDAN123RP0001V012002 03/A0008V01201213				280	TOTAL AMOUNT Rs.	
Chola Value Added Services - Private Car	IRDAN123RP0001V012002 03/A0006V01201718				199	16803	
						Consolidated Stamp Duty Paid Vide G.O Rt No.397, Commercial Taxes and Registration (f) Department, Tamil Nadu dated 24/05/2024 Subject to I.M.T. Endt. Nos. and Memorandum: 22,21,28 Compulsory deductible under Section 1: Rs.1000	
TOTAL PREMIUM (A1)					7229		
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. 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 in case 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 P.A. Cover for the Owner - Driver under Section III (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.							



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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 or General Insurance Council: <https://www.cioins.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

Contact No. 9790917082

Code: 2008345876980001

POSP Name: VISHAL AGARWAL

POSP PAN No: AUPPA8774Q

POSP Aadhar No: ***4000**

POSP Code: 7980166561

POSP DIRECT:

POSP Contact Number: 7980166561

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

GST Invoice No.: 3362/03729160/000/00

| 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 16/08/2024. In witness where of this policy has been signed at Chennai Head Office on 16/08/2024

for Cholamandalam MS General Insurance Company Limited,

Receipt No. PY000004410423

Receipt Date: 16-08-2024

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.