

**Policy Schedule cum Certificate of Insurance****Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles UIN IRDAN123RP0003V03100001**

Policy cum Certificate Number			3379/03969167/000/00		Period of Insurance: From 00:01 hrs. on 08/07/2024 To: Midnight of 07/07/2025					
Name & Communication Address of the Insured: MR HARISH CHAND GUPTA JAI BADRI VISHAL TRANSPORTICO BEHIND MEEO BARIHOTEL DEHRADUN, 2434324, HOTEL DEHRADUN, Saharanpur, UTTAR PRADESH, 247001 Mobile/Landline No :9411297644 Email ID:DRASSTOGI2828@GMAIL.COM Business / Profession: -					Registration Address: JAI BADRI VISHAL TRANSPORTICO BEHIND MEEO BARIHOTEL DEHRADUN, 2434324, HOTEL DEHRADUN, Saharanpur, UTTAR PRADESH, 247001					
Customer ID: -		EIA: -			Date of Registration		06/07/2010	Place of Registration	UK-07-DEHRADUN (UTTARAKHAND)	
GSTIN -					Geographical Area: India		Financier Name	-		
Nominee Name	Ganesh Chand Gupta	Nominee Relationship	-		Financier Address		-			

PARTICULARS OF VEHICLE INSURED

Registration Mark	UK07CA2839	Engine Number	E483CDAF234627	Chassis Number	MC268GRC0AF042190	GVW (Kgs)/KW	11950
Make	EICHER	Model	11.12 - BASE	Variant	BASE	Year of Manufacturing	2010
Type of Body	OPENBODY	Colour	-	Fuel used	DIESEL	GVW (Kgs as per RC Book)	11950
Driver	1	Cleaner	0	Conductor	-	Public / Private Carrier	Public
Contract No.	-	Regn Mark (Trailer)	-	Fast Tag No.	-	Licensed Carrying Capacity including driver	3 wheeler / other than 3 wheeler
IDV (Insured's Declared Value) in Rupees [Rs.]	Value of Chassis	328750	Value of Body	49313	For Vehicle	378063	
	For Trailers	-	Non-Electrical Accessories	-	Value of CNG/ LPG kit	-	
	Electrical/Electronic Accessories	-	Total Value	378063			

PREMIUM COMPUTATION TABLE

A. OWN DAMAGE	Sum Insured [Rs.]	IMT	Premium [Rs.]	B. LIABILITY	Sum Insured [Rs.]	IMT	Premium [Rs.]
Basic OD	378063		6851	Basic TP			27186
IMT 23		23	1028	LL to Paid Driver		28	50
Less: No Claim Bonus Discount (50%)			3939	TOTAL PREMIUM (B)			27986
Less: Experience based Discount (80%)			3152	C. PERSONAL ACCIDENT COVERS			
TOTAL PREMIUM (A)			788	CPA for owner driver	1500000	15	750
				TOTAL PREMIUM (C)			750
				TOTAL PREMIUM (A+A1+B+C)			28774
				CGST (9%) Rs.	0	SGST (9%) Rs.	0
				IGST (18%)			3546

A1. ADD-ON COVERS	UIN	Sum Insured [Rs.]	Options	Time Excess	Premium [Rs.]	TOTAL AMOUNT Rs.	32320
TOTAL PREMIUM (A1)					0	Consolidated Stamp Duty Paid Vide G.O Rt No.397, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 24/05/2024. Subject to I.M.T. Endt. Nos. and Memorandum: 22,21,23,28,15 Compulsory deductible under Section 1: Rs. 1000 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.



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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 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.

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.gicoinc.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 : ARPIT VERMA

POSP PAN No : BNGPV0897J

POSP Aadhar No : ***2377**

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

GST Invoice No.: 3379/03969167/000/00

I GSTIN: 33AABCC6633K1ZQ

I SAC Code: 997134

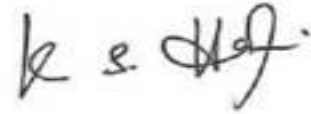
I SAC Description: Motor Vehicle Insurance Services

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 04/07/2024. in witness where of this policy has been Signed at Chennai Head Office on 04/07/2024.

For Cholamandalam MS General Insurance Company Limited,



Receipt No. PY000004309843

Receipt Date: 04-07-2024

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.