

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 |  
E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)  
PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



## Policy Schedule cum Certificate of Insurance

### Motor Private Car Package Policy UIN IRDAN123RP0001V03100001

<b>Policy cum Certificate Number</b>		3362/03827758/000/00		<b>Period of Insurance: From</b> 00:00 hrs. on 12/12/2024 <b>To: Midnight of</b> 11/12/2025	
<b>Name &amp; Communication Address:</b> MS SHIVAJEE DOORS AND SANITARY WARE 5 SHIVAJI, MARG, GOLAGANJ S.O,LUCKNOW,UTTAR PRADESH, PIN - 226018 Mobile: 9415017650 Landline: Mail:Sintexdoor@gmail.com				<b>Registration Address:</b> 5 SHIVAJI, MARG, GOLAGANJ S.O,LUCKNOW,UTTAR PRADESH, PIN - 226018 Mobile: 9415017650 Landline: Mail:Sintexdoor@gmail.com	
<b>Business/ Profession:</b> Organisation					
<b>Customer ID</b>	190000020587280	<b>EIA</b>		<b>Date of Registration</b>	12/12/2019
<b>GSTIN</b>	09AEJPA7232B1ZY	<b>Geographical Area:</b>	India	<b>Financier Name</b>	
<b>Nominee Name</b>		<b>Nominee Relationship</b>		<b>Financier Address</b>	
<b>PARTICULARS OF VEHICLE INSURED</b>					
<b>Registration Mark</b>	UP32LE6147	<b>Engine Number</b>	D4FCKM914628	<b>Chassis Number</b>	MALFC81CLKM065707
<b>Make</b>	HYUNDAI	<b>Model</b>	VENUE	<b>Variant</b>	SX 1.4 CRDI
<b>Cubic Capacity</b>	1396	<b>K. Watt</b>	0	<b>Fuel used</b>	DIESEL
<b>Driver</b>	1	<b>Cleaner</b>	0	<b>Conductor</b>	
<b>Public / Private Carrier</b>		<b>Chassis No.(Trailer)</b>		<b>Contract No</b>	
<b>IDV (Insured's Declared Value) in Rupees (Rs.)</b>	<b>Value of Chassis</b>		<b>Value of Body</b>		<b>For Vehicle</b> 5,49,000
	<b>For Trailer</b>		<b>Non-Electrical Accessories</b>	0	<b>Value of CNG/ LPG kit</b> 0.00
	<b>Electrical/Electronic Accessories</b>		<b>0.00</b>	<b>Total Value</b>	5,49,000
<b>PREMIUM COMPUTATION TABLE</b>					
<b>A. OWN DAMAGE (Section-I)</b>	<b>Sum Insured (Rs.)</b>	<b>No of Person</b>	<b>IMT</b>	<b>Premium (Rs.)</b>	<b>B. LIABILITY (Section-II)</b>
Basic - OD	5,49,000.00			18,397.00	Basic - TP
Total Own Damage Premium				18,397.00	Paid Driver
Experience Based Discount				11,038.00	TOTAL PREMIUM (B)
Sub Total(Discouints)				11,038.00	
Total				11,038.00	
TOTAL PREMIUM (A)				7,359.00	
<b>A1. ADD-ON COVERS</b>	<b>Sum Insured (Rs.)</b>	<b>Options</b>	<b>Time Excess</b>	<b>Premium (Rs.)</b>	<b>C.PERSONAL ACCIDENT COVERS</b>
Chola Value Added Services - Private Car				199.00	TOTAL PREMIUM (A+B+C+A1)
Consumables Cover				690.00	CGST(9%)
Hydrostatic Lock Cover				1,150.00	SGST(9%)
Key Replacement Cover		A		333.00	IGST(0%)
Personal belongings [Inside the vehicle]				116.00	TOTAL AMOUNT Rs.
Waiver of depreciation		100		5,765.00	
ADD-ON COVERS PREMIUM				8,253.00	
Total Premium (A1)				8,253.00	

Refer our Website for the Policy/Add-on wording and the Ombudsman list. For claims Assistance Contact Toll Free: 1800 208 5544 SMS CHOLA to 56677| Visit [www.cholainsurance.com](http://www.cholainsurance.com) | Email [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com). For Roadside Assistance please contact 1800 309 3967 Disclaimer: The Company may contact you for matters related to yourpolicy or to provide details of products & services offered. To opt out from the facility, please register under Do Not Call section on our website.

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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.

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:22,28  
Compulsory deductible under Section 1 Rs. 1000

**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 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 of or bodily injury - Such amount as is necessary to meet there 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  
P.A. Cover Under Section III for Owner Driver (CSI) : Rs. 0.00

**Warranties:** It is hereby warranted that 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.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.As per GR36 A, PA for Owner-driver refers to the Owner of the Insured Vehicle holding an effective driving license.

**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.

**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.

**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](mailto: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](mailto: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](http://www.irdai.gov.in) or General Insurance Council <https://www.cioins.co.in/Ombudsman> or on company website [www.cholainsurance.com](http://www.cholainsurance.com).

**Intermediary Name:** HEUTE AND MORGEN **Code:** 2018634009440046 **Contact No.:** 9935858888

**Business Location:** LUCKNOW - BRANCH

GST Invoice No. 2024120900082547 | GSTIN: 09AABCC6633K7ZB | SAC Code: 997134 | SAC Description: Motor vehicle insurance services

Place: CHENNAI Date: 09/12/2024 for Cholamandalam MS General Insurance Company Limited

Receipt No. 1088705914 Receipt Date: 09/12/2024

Duly Constituted Attorney(s)

**Cholamandalam MS General Insurance Company Limited**



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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.

**IMPORTANT NOTICE** as per tariff: 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 wider AND RIGHT OF RECOVERY". For legal interpretation, English Version will hold good.  
For Claims: please call 1800-208-5544 or mail to [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com). or visit our website [www.cholainsurance.com](http://www.cholainsurance.com).

Whether tax is payable under reverse charge basis - No

UIN for the Add-on covers availed under this policy are as mentioned below, which forms part of the policy schedule.

Add on cover Name	UIN
Chola Value Added Services - Private Car	IRDAN123RP0001V01200203/A0006V01201718
Consumables Cover	IRDAN123RP0001V01200203/A0008V01201213
Hydrostatic Lock Cover	IRDAN123RP0001V01200203/A0024V01201415
Key Replacement Cover	IRDAN123RP0001V01200203/A0025V01201415
Personal belongings [Inside the vehicle]	IRDAN123RP0001V01200203/A0004V01200910
Waiver of depreciation	IRDAN123RP0001V01200203/A0003V02200910

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