

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



Standalone Motor Own Damage Cover - Private Car



M/S M/S SUSHMITA INDANE SERVICE 2/215 VIKALP KHAND GOMTI NAGAR LUCKNOW LUCKNOW LUCKNOW UTTAR PRADESH - 226010 Tel. 98XXXXXXX9		Vehicle Details				Policy Details	
		Make	TOYOTA KIRLOSKAR		Policy No.	2302 2070 0273 7200 000	
		Model	FORTUNER-SIGMA 4		Period of Insurance	From 05 Dec, 2024 00:01 hrs To 04 Dec, 2025 23:59	
		Registration No	UP-32-PC-2090		Issuance Date	03/12/2024	
		RTO	LUCKNOW		Invoice No.	207002737200000	
Chassis No.	MBJBA3FSX00848671~1123		Customer Id	101093609037			
Cubic Capacity /Watts	2755	Seats	7	EIA No.	Not provided		
Year of Manufacture	2023		Body Type	SUV			
Engine No.	1GDA765165						
Odometer reading:							
Payment Details : PMT2115085331634 , Bank Name:BIZDIRECT							
Email ID : txxxxxx50@gxxxx.com		GSTIN : 09GLBPS1896C1ZR					
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 05/12/2024 To 04/12/2025	4085000	0	0	0	0	4085000
Own Damage Policy Period							
From Date & Time		05/12/2024 00:01 hrs		To Date & Time		04/12/2025 Midnight	
Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above							
Premium Details (₹)							
Own Damage Premium(a)		(₹)		Liability Premium(b)		(₹)	
Basic Own Damage		76390		Total Premium (a+b)		115448	
Total Basic Premium		76390		GST 18% : Central Tax 9% ( ₹10390.5 ) + State Tax 9% ( ₹10390.5)		20781	
Add on Coverages							
Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920		16340					
Tyre Secure For Private Car Cover IRDAN125RP0001V02201415/A0027V01201920		10213					
Engine and Gear box Protection IRDAN125RP0001V01201920/A0006V01201920		8170					
Cost of Consumable Items IRDAN125RP0001V01201920/A0007V01201920		4085					
Emergency Assistance Wider IRDAN125RP0001V01201920/A0014V01201920		250					
Total - Add on		39058					
Net Own Damage Premium (a)		115448		Total Premium		136229	
Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0		
Previous Policy No.	TIL/11066294	Valid	05/12/2023 to 04/12/2024 of ICICI LOMBARD GENERAL INSURANCE CO. LTD.-6		NCB	0%	
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.							
Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.							
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. Persons or Class of Persons entitled to drive: 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. Limits of Liability 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ NA Terms, Conditions & Exclusions: As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.							
I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988.The stamp duty of Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M.Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425.Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. I / 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. 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 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". Disclaimer: The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis. Important Notice - The policy coverages is only for Own Damage and Third Party Liability in connection to vehicle is not covered in the policy. Active TP Policy No: TIL/11066294 Valid From 04/12/2023 to 04/12/2026 of ICLB							
Branch :lucknow - 205 a, 2nd floor, ratan square, 20 a, vidhan sabha marg, lucknow lucknow							
For Claim/Policy related queries Please Contact us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.							
Goods & Services Tax Registration No: 09AABCL5045N1Z6				HSN Code	997134		
		Broker Name : HEUTE AND MORGEN INSURANCE BROKER PRIVATE LIMITED Broker Code : 201556557065 Tel No. : 91-9935858888		For HDFC ERGO General Insurance Company Ltd			
				Duly Constituted Attorney			
Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.							

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Standalone Motor Own Damage Cover - Private Car



2302207002737200000

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on [www.hdfcergo.com](http://www.hdfcergo.com)



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>

Proposal Form cum Transcript Letter For Standalone Motor Own Damage Cover - Private Car

 2302207002737200000 M/S M/S SUSHMITA INDANE SERVICE 2/215 VIKALP KHAND GOMTI NAGAR LUCKNOW LUCKNOW LUCKNOW - 226010 UTTAR PRADESH - Tel. 98XXXXXXX9	Vehicle Details			Proposal Details			
	Make	TOYOTA KIRLOSKAR		Proposal No.	202412030079935		
	Model	FORTUNER-SIGMA 4		Period of Insurance	From 05 Dec, 2024 00:01 hrs To 04 Dec, 2025 23:59		
	Registration No	UP-32-PC-2090		Issuance Date	03 Dec 2024		
	RTO	LUCKNOW		Invoice No.	207002737200000		
	Chassis No.	MBJBA3FSX00848671~1123		Customer Id	101093609037		
	Cubic Capacity	2755	Seats	7			
	Year of Manufacture	2023		Body Type		SUV	
	Engine No.	1GDA765165					
	Odometer reading:						
	Payment Details : PMT2115085331634 , Bank Name:BIZDIRECT						
	Email ID : texxxxxxxxxx50@gxxxx.com			GSTIN : 09GLBPS1896C1ZR			
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 05/12/2024 To 04/12/2025	4085000	0	0	0	0	4085000
Own Damage Policy Period							
From Date & Time		05/12/2024 00:01 hrs		To Date & Time		04/12/2025 Midnight	
Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above							
Premium Details (₹)							
Own Damage Premium(a)		(₹)		Liability Premium(b)		(₹)	
Basic Own Damage		76390		Total Premium (a+b)		115448	
Total Basic Premium		76390		GST 18% : Central Tax 9% ( ₹10390.5 ) + State Tax 9% ( ₹10390.5)		20781	
Add on Coverages							
Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920		16340					
Tyre Secure For Private Car Cover IRDAN125RP0001V02201415/A0027V01201920		10213					
Engine and Gear box Protection IRDAN125RP0001V01201920/A0006V01201920		8170					
Cost of Consumable Items IRDAN125RP0001V01201920/A0007V01201920		4085					
Emergency Assistance Wider IRDAN125RP0001V01201920/A0014V01201920		250					
Total - Add on		39058					
Net Own Damage Premium (a)		115448		Total Premium		136229	
Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0		
Previous Policy No.	TIL/11066294	Valid	05/12/2023 to 04/12/2024 of ICICI LOMBARD GENERAL INSURANCE CO. LTD.-6			NCB	0%
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.							
Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.							
Broker Name : HEUTE AND MORGEN INSURANCE BROKER PRIVATE LIMITED Broker Code : 201556557065 Tel No. : 91-9935858888							
Anti rebate clause							
<p><b>Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :</b> 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.</p> <p>2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..</p>							
Terms and Conditions							
<p>I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&amp;C:</p> <p>1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.</p> <p>2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.</p> <p>3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.</p> <p>4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.</p> <p><b>GSTIN :-</b> Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.</p> <p>5) I understand the Proposal No. 202412030079935 is issued to me basis on above information.</p> <p>6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.</p> <p><b>Transcript Declaration :</b> In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.</p>							

## Frequently Asked Question's (FAQ's) - Motor Insurance

## WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

**Loss or Damage to the Insured Vehicle caused due to:**

- a. Fire, explosion, self ignition or lightning.
- b. Burglary, housebreaking or theft
- c. All act of God perils like earthquake, flood, cyclone etc
- d. Accidental external means, terrorism, riot and strike

**Liability to Third Parties:**

Provides cover for any legal liability arising out of the use of the vehicle for

- a. Accidental death / injury to any third party
- b. Any damage to property owned by third party

**Personal Accident Cover:**

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

## WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

## TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

- a. No objection letter from the previous insured
- b. Form 29/30, Sale Deed OR transferred RC copy. In case of smart card, RTO transfer fee paid receipt.
- c. Differential Premium if any (NCB recovery, PA to Owner - Driver etc)
- d. NOC from Financier, if applicable.
- e. Pre-inspection is must if transfer request date is >14 days from the endorsed RC copy date
- f. Break-in loading >45 days (if applicable)

**Additional Documents**

- a. Incase of death of Insured - a. Death Certificate b. Legal heir certificate
- b. Incase of Employer to Employee transfer - a. Letter from Employer

## WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

**For Changes related to registration of vehicle or vehicle details like**

- a. Correction in registration number/ location / address
- b. Correction in vehicle make & model/ cubic capacity/ seating capacity/ engine & chassis number/manufacture year

**To make above changes, you need following documents:**

- a. Request letter for the change
- b. Policy copy
- c. Registration Certificate copy / Invoice Copy for change in vehicle details
- d. Cheque for additional premium if applicable

**For addition of electrical and non electrical accessories, CNG & LPG Kit:**

- a. Request letter for the change
- b. Policy copy
- c. Invoice copy (mandatory where value of accessory exceeds ₹ 20,000/-)
- d. Endorsed Registration Certificate Copy (For CNG/LPG kit)
- e. Cheque for additional premium

E-mail or Call us for additional premium details & send relevant documents copy to our customer service office

**For Change of financier details (Hypothecation/Lease/Hire-Purchase)**

- a. Request letter for the change
- b. Policy copy
- c. Endorsed Registration Certificate copy
- d. NOC from financier OR form 35 duly signed and stamped by financier

For any endorsements on your policy you can simply place your request on HELP Section of our website [www.hdfcergo.com](http://www.hdfcergo.com)

## HOW DO I FILE A CLAIM?

For Accidental damage to the insured vehicle (Own Damage Claims):

- Visit the 'Help' section by clicking <https://selfhelp.hdfcergo.com>
- Send us a "Hi" on our WhatsApp number 8169 500 500
- Call us on our Customer Service No.: 022-62346234/ 0120-62346234

Please keep the following details handy while intimating a claim:

- a. Policy number
- b. Registration details/RC copy
- c. Driver's details at the time of accident including driving license number
- d. FIR on a case-to-case basis
- e. Repair estimate

## WHAT IS THE CLAIM PROCESS?

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
3. If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.
5. The insured should not initiate any repairs or dismantle the vehicle before the survey is completed.

CLAIMS DOCUMENTS -  
For ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- c. Driving license of the person driving at the time of the accident
- d. Policy copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financier incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnama is required for TP injury / death / property damage

**Additional documents required for commercial vehicles:**

- a. Spot survey b. Load challan c. Fitness certificate d. Route permit

## CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a. Duly filled and signed claim form & discharge voucher (after loss settlement)
- b. Original Registration Certificate (RC)
- c. Original policy copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- f. No trace report confirming that the stolen vehicle is not traceable
- g. Original NOC from financier incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- i. Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- j. RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- l. Deed of subrogation cum indemnity on judicial stamp paper

**Disclaimer:** Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

## WHAT IS NCB?

**NO CLAIM BONUS (NCB):**

NCB is provided for every claim free year basis the slab as provided by Tariff.

**How can I get No Claim Bonus Reserving Letter?**

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

## HOW DO I RENEW MY POLICY?

You can renew your policy via any of the below options:

- a. **RENEW ONLINE:** Visit "Instant Renewal" section on our website [www.hdfcergo.com](http://www.hdfcergo.com) to renew instantly
- b. **Call** on 022-62346234 / 0120-62346234 and renew instantly
- c. Courier the Cheque / Demand Draft in favor of "HDFC ERGO General Insurance Company Ltd" to our Customer service office
- d. **Email** to [care@hdfcergo.com](mailto:care@hdfcergo.com)

## HOW TO CONTACT US?

Customer Service No : 022- 6234 6234 / 0120- 6234 6234  
E-Mail : [care@hdfcergo.com](mailto:care@hdfcergo.com)  
Write to us at : HDFC ERGO General Insurance Company Limited  
(Customer service office) D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078. Maharashtra.

## Convenience at your fingertips

On the HELP section of our website, you can:

-  Get Policy Copy/  
80D Tax Certificate
-  Make Changes  
on Policy
-  Track Claim  
Status
-  Update Contact  
Details