

DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016 (www.magmahdi.com) IRDA REG NO. 149 DATED 22nd MAY,2012

CIN: U66000WB2009PLC136327 In case of any query, assistance or claims, please contact us at 1800 266 3202 UIN: IRDAN149RP0006V01201819

Two Wheeler Policy- Bundled - 5 year Act only and 1 year Own Damage

Date: 15/09/2023

To, Mr ANUP CHAKRABORTY SWARUPGANJ ,NABADWIP NADIA WEST BENGAL 741315 Mobile:9933528084



Agent/ Intermediary Name and Code:GINTEJA INSURANCE BROKERS PRIVATE LIMITED BRC0000540

Sub: Risk Assumption Letter

Dear Sir /Madam,

Thank you for choosing Magma-HDI General Insurance Company Limited as your preferred General Insurance Company. Please find enclosed Policy No. P0024400039/4113/104312, which has been issued based on the details furnished to us as below:

Insured & Vehicle Details

Period of Insurance(Own Damage) Period of Insurance(Third Party Liability)

Vehicle Make/Model

Name of Insured

RTO

Vehicle Registration No. Vehicle Registration Date

Engine No.

Chassis No.

Reason for not opting PA Cover of Owner Driver:

1) Do not hold a valid driving license

Mr ANUP CHAKRABORTY

17:04 Hrs of 15/09/2023 To 23:59 Hrs of 14/09/2024 17:04 Hrs of 15/09/2023 To 23:59 Hrs of 14/09/2028

YAMAHA / YZF R15 V4 ABS

NADIA NEW

15/09/2023

G3N4E0514630

ME1RG67K7P0001046

The information received from you is reproduced in the proposal attached with this Risk Assumption Letter and your proposal has been processed accordingly. Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

If you require any changes in the certificate of insurance cum policy schedule, you are requested to inform us by either writing to us at customercare@magma-hdi.co.in or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that the issued policy is in order and as per your proposal. The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Dear Customer , Magma HDI general Insurance Company may be storing your AML/KYC details and might require you to update the information submitted from time-to-time, in accordance with and requirements under the Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued by the Insurance Regulatory Development Authority of India.

Thanking You, Regards

For Magma HDI General Insurance Co Ltd.

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DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016 In case of any query, assistance or claims, please contact us at 1800 266 3202 UIN: IRDAN149RP0006V01201819

Two Wheeler Policy- Bundled - 5 year Act only and 1 year Own Damage CERTIFICATE OF INSURANCE CUM SCHEDULE /TAX INVOICE

Policy Servicing Office	4TH	FLOOR, ANUJ CHA	MBER, 24 PARK STRE	ET ,KOLKATA -700016 ,\	WEST BENGAL , PH: (1800) 2663202				
Policy No P0024400039/4113/104312 Insured Mr ANUP CHAKRABORTY					Period of Insurance(Own Damag	e)	17:04 Hrs of 15/09/2023 To 23:59 Hrs of 14/09/2024		
Address SWARUPGANJ,NABADWIP NADIA					Period of Insurance(Third Party Liability)		17:04 Hrs of 15/09/2023 To 23:59 Hrs of 14/09/2028		
WEST BENGAL 741315					Agent No.:		BRC0000540		
Mobile:9933528084 Contact Number 9933528084					Agent Contact No.: 9230995711 Covernote No.: CN24400039/4113/173128				
Email ID: ARUP.GINTEJA@GMAIL.COM									
GST Number Unregistered				Hypothecation with		L & T FINANCE LTD			
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION									
Registration Mark & No. & Location	RTA	Year of Manufacture	Engine No.	Chassis No.	Make/Model/Type of Body	CUBIC CA	APACITY	SEATING CAPACITY	
NEW / NADIA		2023	G3N4E0514630	ME1RG67K7P0001046	YAMAHA YZF R15 V4 ABS/BIKE	15	55	2	

	IDV (INSU	URED'S D	ECLARED VALUE)				
Non Electrical Accessories	Electrical/electronic	Accessori	es ₹ Bi-Fuel kit(LPG/CNG) ₹	Total Value 164000			
0	0		0 / 0			0	
OWN DAMAGE(A)			LIAI	7			
	1	1,154.56	Basic TP		7,365		
Sub Total			66 Sub Total				
(A)	1	1,155.00	Less:				
182	•		TPPD Discount		250		
			Sub-Total Deductions		250		
		Ī	Total Liability Premium(B)		7,115		
	Pre	emium C	omputation				
			Total Package Premium(A+B)		8,270		
		ſ	CGST @ 9%		744		
		Ī	SGST @ 9%		744		
		Ī	TOTAL		9,759.		
	0 OWN DAMAGE(A)	Non Electrical Accessories ₹ Electrical/electronic 0 OWN DAMAGE(A) (A)	Non Electrical Accessories Electrical/electronic Accessorie	Non Electrical Accessories Electrical/electronic Accessories Bi-Fuel kit(LPG/CNG)	0 0 0 0 0 0 0 0 OWN DAMAGE(A)		

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)Use in connection with Motor Trade

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 olding 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 Excess in respect of each and every claim under Sec I of Under In respect of any one Under Damage to Third Party Property Rs. Under Under PA Owner – Driver as pe motor policy Compulsory : Rs. 100/- Voluntary : Rs. 0/- Imposed : Rs. 0/- Total : Rs. 100/-Section I 6000/- in respect of any one claim or series of claims arising out of one premium computation accident -- As ne Section ection III: II-I (i) lotor Vehicle Act II-I (ii) Subject to I.M.T Endorsement Nos. IMT 7,IMT 20,IMT 22

Date of Signature of proposal 15/09/2023

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. Premium Collection Details :- [Collection No - ReceiptDate - Amount] : P/400039/24/100418028- 15/09/2023 , ₹ 9759

Premium Amount in Word's ():- Nine Thousand Seven Hundred Fifty-Nine Only

In case of Claims, please contact us at 1800 266 3202

Date of Issue: 15/09/2023 Place: Kolkata

Consolidated Stamp Duty on the issue of General Insurance Policies Paid vide G.O No. 834, dated 18.05.2023 GST Number of MHDI - 19AAGCM1685C1ZG GST Invoice Number - POL1909240003851 Accounting Code for Service - 997134, Motor vehicle insurance services

Place of Supply:WEST BENGAL (19)

Whether Tax is payable on Reverse Charge - No

UIN: IRDAN149RP0006V01201819

This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21st March 2020 issued from Central Board of Indirect Taxes and Customs. 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.

Authorised Signatory

For Magma HDI General Insurance Co. Ltd.

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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. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any.

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year. For Complete details of coverage , terms, conditions & exclusion please refer the standard policy wording attached with this schedule

IMPORTANT - 1) The Validity of this Certificate of Insurance cum Schedule is subject to realisation of the premium cheque.

2) No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.

3) This document is digitally signed, hence counter signature / stamp is not required.

4) For detailed terms & conditions please refer our website www.magmahdi.com



General Insurance Company Ltd. (Information for fields marked with asterisk [*] is mandatory)										
Customer ID 200148326	Proposal	l Form for Two Whe	eeler Policy- Bur	ndled- 5 year	Act only and 1	year Own Dam	nage			
*Proposal For: New Policy			Roll- Over	Roll- Over Renewal			Endorsement			
*Type of Vehicle :		Private Car	Three Whe	neeler		hicle Insured is:	√ New	Used		
*Coverage	Comprehensive Package Cover		Third Party Lir	iability only Cover			Third Party, fire & theft only C	Cover		
Required:	Third Party and Fire only Cover		Third Party an	nd Theft only Cover	t	Liabilit	1 Year Comprehensive Packa ity only Cover	age Cover and 5 Year Third Party		
Intermediary Code: BR	C0000540		Intermediary Name	a: GINTEJA INSU	RANCE BROKERS PR					
-	ance (own damage): 15/09/2023 Time:	17:04 .To Midnight c					Time: 17:04 .To Midnight	of 14/09/2028		
	commence earlier than the date and time of acc						7 me. 27.00. 7.1	UI 17/05/2522		
1. *Proposer Det	ails:									
1. Name (Registered O	owner of the Vehicle): Mr ANUP CHAKRABORTY									
PAN No:	AKCPV6641H *DOB: 12/05/1971	*Gender:	✓ M	F	*Occupation:		*Marital Status:	Single		
Bank Name	Branch Name				A/c Type-	Saving	Current			
Account No.	e Vehicle Registered and Based	MICR				IFSC				
	'e Vehicle Registered and Based VIP, NADIA, WEST BENGAL 741315, 993352808	84. ARUP.GINTEJA@GMA'	TL.COM ,Mobile:99335	528084 Whatsapp	Number:993352808	84 Would you li	ike to ont for Whatsapp notifi	ication		
GST Number	Unregistered	4, ANOI 10211	Elcon , loc	2000-1	Vulliberio	41-1	te to opt to	Jaulo II		
	on Address (For policy dispatch)									
SWARUPGANJ, NABADV	NIP, NADIA, WEST BENGAL 741315									
GST Number	Unregistered									
	nicle will primarily be used:	NADIA		□ _{Voo}	Fig. No.		D-Um, Ma			
	eviously insured in respect of this vehicle	?		Yes	No No		Policy No.			
	o No Claim Bonus from your previous Insurer?	7200/	250/	Yes Yes	No No		F-1			
f Yes, Kindly indicate th	e percentage:	20%	25%	35%	45%	50%	55%	65%		
/We hereby declare tha	at the rate of NCB claimed by me/us is correct a Section1 of the Policy will stand forfeited.	and that NO CLAIM has a	risen in the expiring p	policy period (Cop	y of Policy enclosed)). I/We further under	rtake that if this declaration i	is found incorrect, all benefits under		
	or Vehicle to be Insured							Signature of Proposer		
*Make	YAMAHA	*Chassis No		ME1RG67K7P0	001046		lometer reading as on date			
*Model	YZF R15 V4 ABS	RTO where vehicle will b	-	NADIA 15/00/2022		*Vehicl		164000		
*Year of Manufacture *CC/GVW	SEPTEMBER - 2023 155	Date of Registration /Pur Licensed Carrying Capac (No of Passengers Include	acity	15/09/2023 2		Trailer(r(s) Identification No.	1 2		
*Registration No.	NEW		,					3		
Type of Body *Engine No.	BIKE G3N4E0514630	Colour of the vehicle Vehicle Make (Indigenou	us or Imported)	YZF R15 V4 AE	BC			4		
	n no or Engine and Chassis Number is mandator		15 or Imported,	IZI NAS	15		-			
		,								
If Yes, please give deta	on or conversion has been done in the vehicle frails of such modifications/conversions	from the maker's stand	Between 50 and	City/Tow nd 100 Kms		ween 101 and 250	Yes No	Others (please specify) Private Road re 251 Kms		
Is the vehicle in good st	tate of repair?	Yes		No		If No, please furn	nish details			
Where will the vehicle be			=							
Roadside Public Pa	arking Road Outside Parking	ing lot open or covered	Within compor	ound of residence o	open					
Within compound	of residence covered									
7. Financier Detai	ils:	rchase Lease	Financier Name :	: L&TFINANC	£ LTD					
8. Nominee Detail				DC	ЭВ	Relatio	onship			
	Appointee Name & age	e		*I	f Nominee is minor ((below 18 yrs) Appoi	pintee Name is mandatory.			
	ed value of the Vehicle:					,				
The IDV of the vehicle w commencement of insur	vill be deemed to be the Sum-Insured for the pu rance / renewal and adjusted for depreciation as	irpose of the Policy and wi as ner the schedule specif	ill be fixed on the basi fied helow.	is of the manutact	:urer's listed seiii	ing price of the brand	d and model as the vehicle pr	roposed for insurance at the time of		
Age of the Vehicle	since / renewal and dojuster	% of Depreciation	Insured Decleared V	Value		1st Yea	ar (2) 2nd Year (3rd Year ()		
Not exceeding 6 months	<u> </u>	5%	*Vehicle Chassis Va			164000		0 3rd Year ()		
Exceeding 6 months but		15%	Vehicle Body Value							
Exceeding 1 year but no	ot exceeding 2 years	20%			nan factory fitted): D		0	0		
Exceeding 2 years but n	J - /	30%	Electrical Accessorie		ctory fitted) Details		0	0		
Exceeding 3 years but n		40% 50%	Bi- Fuel/ CNG/LPG K Trailer(s)/ Side Car \		1 1	00	00	00		
Exceeding 4 years but n	of exceeding 5 years	50%	Trailer(s)/ Side Car	Value (only 101 2 v	/neeiers):	164000		O Not Applicable		

Note - For vehicles more than 5 years old, please contact the Company for fixing the IDV

We at MAGMA HDI prefer receivin 10. Extended Covers/ Extra Benefits at Additional Premium:	ng premium amount through cheque					
Extension of Geographical Area:	Vehicle is fitted with Fibre Glass Fuel Tank Yes Mo					
Bangladesh Bhutan Nepal	Vehicle will be used for Driving Tuitions Yes Vehicle will be used for Driving Tuitions					
Maldives Pakistan Sri Lanka	Imported vehicle without payment of customs duty Yes No					
Compulsory Personal Accident for \$15,00,000/- Per Yes No	Is the vehicle Company Yes V No					
Annum (If owner has a valid driving license)	Maintained?					
Multiple Vehicles	Will the vehicle be let out on occasional Hire? Yes V No					
Whether the vehicle is certified as Vintage Car by Vintage and Classic Car Club of India ? Yes No	Vehicle used for commercial purposes: Yes V No					
Do you want to opt for wider legal liability to Paid Driver Yes W No	Do you wish to include Personal Accident cover for unnamed occupants of the vehicle in excess of the compulsory Personal Accident cover for the Owner/Driver?					
Other employees	Yes No Sum Insured per person to be Rs 0 Nominee Details: Name					
Do you want to cover loss of accessories due to burglary, lousebreaking or theft? Yes No	AgeRelationship					
(Applicable only for Two-Wheelers)	for Two Wheelers and Rs. 2 lakhs per person for Private Cars. The number of persons to be covered for the purpose of this Add-on will be equivalent to the registered carrying capacity of the vehicle)					
Do you wish to have an enhanced Personal accident cover for Yourself/ Your Driver/Unnamed occupants of the vehicle? No	Do you wish to cover Hospital Cash for hospitalisation arising out of accident for Yourself/Your Driver/Unnamed occupants of the vehicle? Yes No					
If Yes, please provide the Sum Insured per person						
Do you wish to include Personal Accident cover for named persons? Yes No If YES, give name and Capital Sum Insured (CSI) opted for :						
	minee Nominee Age/DOB Relationship					
1) 2)						
3)						
(Note: The maximum CSI available per person is Rs. 2 lakhs in case of Private Cars and Rs.1 Lakh in the case of mot	torized Two wheeler)					
11. Add On Coverage at additional:						
12. Restrictions of Cover/ Discounts:	Is the vehicle designed for use of Blind / Handicapped/Mentally challenged persons and duly endorsed as such by RTA					
Vehicle fitted with Anti-theft device approved by ARAI: Yes No	Yes No					
Vehicle will be used within own premises : Yes No	Are you a member of Automobile Association of India?					
Third Party Property Damage cover restricted to 6000 Yes No (Third Party Property Damage cover of Rs 1 lakh for 2 wheelers and Rs 7.5 lakhs for Private cars)	If yes, please state a. Name of Association					
*Voluntary Deductible :	b. Membership No. c. Date of expiry					
Two Wheeler: None 500/- 750/- 1,000/- 1,500/- 3,000/-						
I hold a valid and effective PUC and/or fitness certificate, as applicable, for the vehicle mentioned herein above	e and undertake to renew the same during the policy period.					
13. Previous Insurance Details:	Signature of Proposer					
Previous Insurer Name:	Type of cover:					
Policy/ Cover note number:	Period of Insurance: From To					
Has any Insurance Company ever: 1) Declined the proposal	Claims reported in last 5 years Year 1 2 3 4 5					
Cancelled & Refused to renew Required an increase in Premium	Type of Claims					
4) Imposed special conditions or excess	(OD/TP) No. of Claims					
	Amount					
14. Driver Details:						
a. Age & Date of Birth of the Owner : Age:Yrs_DOB:/						
c. Does the driver suffer from defective vision or hearing or any physical infimity? Yes No						
If YES, please give details of such infirmity : d. Has the driver ever been involved/convicted						
for causing any-accident of loss? Yes No						
If YES, give details as under including the pending prosecutions: -Driver's Name:						
-Date of Accident: -Loss / Cost (Rs.)						
-Circumstances of Accident / Loss 15. Premium Details						
Total Premium (Including GST): \$ 9,759.00 Payment Mode : Cash Cheque DD						
Cheque/DD, Cheque No Bank/Branch Date.						
Declaration: I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my / our knowledge and belief and I/We hereby agree that this declaration shall form thebasis of the contract between me/us and the Magma HDI General Insurance Co. Ltd.						
Tiley also declare that any additions or alterations carried out after the submission of this Proposal Form would be conveyed to Magma HDI General Insurance Co. Ltd immediately. 17We also declare that any additions or alterations carried out after the submission of this Proposal Form would be conveyed to Magma HDI General Insurance Co. Ltd immediately. 17We hereby agree to receive a One Page Motor Insurance Policy in Physical Form, to be read along with the detailed Terms and Conditions available on the website www.magmahdi.com						
Twee fields able to receive a one rage motor insulance rollety in Physical rollin, to be read along with the detailed refins and Conditions available on the website www.magmand.com Yes No We further confirm that the existing damages as per the pre inspection report, if any, have duly been shared with me & my consent has been obtained for the same.						
1/We hereby declare and undertake that the amount paid by me/us as premium for the aforementioned vehicle is out of my/our lawful and declared source of Income.						
I wish to get all policy related communications on My Whatsapp Number: 9933528084 and allow to make welcome calls, Services calls or any other communication(electronic or otherwise), subject to the provision of applicable law. The salient features of the policy, terms and conditions of this proposal have been explained to me/us in language, and I/we agree to the same.						
Drug Vallata Data 15/00/0003						
Place: Kolkata Date: 15/09/2023 Signature of Proposer SECTION 41 INSURANCE LAWS (AMENDMENT) ACT, 2015 - PROHIBITION OF REBATES 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 or risk relating to lives or property in India, any rebate of the whole						

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 or risk relating to lives or property in India, any rebate of the wif 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 prospectus or tables of the Insurer.

2.If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to Ten Lakh Rupees.