

Ref No.: GEN/WEL/SG/0008.3/3934951500

Date: 20/11/2023

To,
MRS. ITIKA HALDER
BAIKUNTHA DEB ROAD
MADHYAMGRAM(M)
NORTH 24 PARGANAS
Kolkata - 700130
District: KOLKATA
WEST BENGAL, India
Contact Details 9163890095



Policy number: 3934951500

Subject: Risk assumption for Kotak Car Secure - OD Only

Dear MRS. ITIKA HALDER,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Car Secure - OD Only.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.kotakgeneral.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infinity, Bldg.No. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad(E), Mumbai – 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void if we discover any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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Kotak Car Secure - OD Only Certificate cum Policy Schedule

Policy / Certificate No: 3934951500

For any assistance please call 1800 266 4545 or visit www.kotakgeneral.com



INSURED DETAILS

Name: **MRS. ITIKA HALDER**
Address: **BAIKUNTHA DEB ROAD MADHYAMGRAM(M) NORTH 24 PARGANAS Kolkata - 700130 District: KOLKATA WEST BENGAL(19), India**
Phone: **NA**
Mobile: **9163890095**
Email: **SSUDIPTA100@GMAIL.COM**
GSTIN:

POLICY DETAILS

Policy Issuing Office: White House Office Space No 2B(1) 2Nd Floor 119 Kolkata West Bengal 700016.
Period of Insurance:
From: 23/11/2023 00:00 to: 22/11/2024 Midnight
Type Of Vehicle : Private Car
Type Of Vehicle: Private Car
Policy issued on: 20/11/2023
Cover Note No: NA
Hypothecated to: STATE BANK OF INDIA (1002)

INTERMEDIARY DETAILS

Intermediary Code **3 4 7 2 5 3 0 0 0 0** Intermediary Name

GINTEJA INSURANCE BROKERS PRIVATE LIMITED

Intermediary's Mobile No. **9 0 7 3 4 7 7 8 7 5** Intermediary's Landline No.

VEHICLE DETAILS

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/Trailer Chassis No.	Cubic Capacity/KW	Fuel Type	Seating Capacity
WB26BU3822	HYUNDAI MOTORS	GRAND I10 NIOS	1.2 KAPPA VTVT ASTA AMT	2022	BARASAT	G4LANM3285 09	MALB551CLN M373135 /	1197	Petrol	5

Insured Declared Value (IDV) of the Vehicle (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
648000	0	0	0	0	6,48,000

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
Own Damage		Personal Accident	
Basic Own Damage	7,290.65	Not Applicable	
Add:			
Add on Covers Total Premium #	5,256.32		
Total Own Damage Premium	12,546.97		
Taxable value of Services (A)	12,546.97		
CGST @ 9%	1,129.23		
SGST @ 9%	1,129.23		
Total Premium (in ₹)	14,805.00		

Add on Covers Opted For: Consumable Cover, Depreciation Cover, Road Side Assistance

: For the covers opted as shown in [Add On Cover Details Table](#)

Geographical Area **INDIA** Additional Excess ₹ **0** Compulsory Deductibles ₹ **1,000**
Voluntary Deductible ₹ **0** Voluntary Deductible for Depreciation Cover ₹ **0** Total Deductible ₹ **1,000**

The insurance coverage provided under this Policy is only for Own Damage of the Vehicle and does not cover any other liability/third party liability in respect of the insured vehicle.

THIRD PARTY(TP) POLICY DETAILS AS SUBMITTED BY THE PROPOSER

Name Of Insurer	TATA AIG GENERAL INSURANCE CO.LTD.
Policy Number	3102104978
Policy Start Date	23/11/2022
Policy End Date	22/11/2025

* In case above mentioned information is found to be incorrect, all benefits under the policy shall stand forfeited and this policy shall be void ab- initio. Customer needs to ensure that there is a valid TP cover at all times.

Kotak Car Secure - OD Only UIN:IRDAI152RP0012V/01201920

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097. India.

Toll Free: 1800 266 4545 Email:care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

ADD-ON COVER DETAILS

Sr. No.	Add-On Cover	Sum Insured(₹)	Premium (₹)	Remarks
1	Consumable Cover UIN:IRDAN152RP0012V01201920/A0015V01201920	NA	189.86	
2	Road Side Assistance UIN:IRDAN152RP0012V01201920/A0018V01201920	NA	500.00	
3	Depreciation Cover UIN:IRDAN152RP0012V01201920/A0014V01201920	NA	4,566.46	No. Of Claims:2 Voluntary Deductible: 0

CUSTOMER DECLARATION FOR CNG/ LPG KIT

I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/LPG kit and obtain necessary endorsement in the Policy.

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings(which are also available on the Company website i.e. www.kotakgeneral.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

PUC DECLARATION

This policy has been issued subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate disclosed to our representative / declared by You prior to commencement of risk under this policy and further undertaking to renew and maintain a valid PUC throughout the duration of the Policy.

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 trails (g) Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward.

DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor vehicles Rules 1989.

SPECIAL CONDITIONS

1. Depreciation covers only the depreciation on the replaced parts.
2. Previous policy document is required at the time of claim verification.
3. All type of pre – existing damages or cost of repair of such damage will be excluded at the time of claim settlement.

NO CLAIM BONUS SCALE

Number of Claims	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

*No Claim Bonus (NCB) is subject to no claim on the previous policy. Benefits under the policy will be forfeited if claim is/was made in previous policy. Please contact our Customer Care team in case of wrong NCB % mentioned.

IMPORTANT NOTICE

Subject to I.M.T. Endt.Nos. & Memorandum 7 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

TAX DETAILS

Service Tax/GST Registration No.	1 9 A A F C K 7 0 1 6 C 1 Z Q	Category	: General Insurance Services
SAC Code	997134	Description	Motor vehicle insurance services
Invoice Number	3934951500		

DECLARATION

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.

In Witness whereof this Policy has been signed for and behalf of White House Office Space No 2B(1) 2Nd Floor 119 Kolkata West Bengal 700016. at Mumbai this 20 day of November of 2023

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/CSD/528/2022/2021/Validity Period Dt. 21/11/2022 To Dt. 31/12/2023 (O/w.No. 4882)/Date: 16/11/2022).

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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

Transcript of Online Proposal - Kotak Car Secure - OD Only**Important Information For The Insured:**

1. This is a transcript of the details declared by you on the e-proposal and shall be the basis of underwriting of the policy. Request you to carefully review the complete information provided under this transcript and get back to us within 15 days of issuance of this document, in case there is any discrepancy found.
2. The policy is subject to receipt of complete premium and the risk under the Policy shall commence only from the date as specified in the policy schedule.
3. This document has to be read in conjunction with the policy schedule/document.
4. Refund, if any, with regard to the premium paid, would be processed in the same source / account (net banking / credit card / debit card) from where the premium payment has been originally made subject to policy terms and conditions.
5. The policy is subject to the underwriting guidelines of the Company and the details as declared by the Insured under the e-proposal.
6. Online premium payment should be made by the policyholder himself. No third party payment should be made using this mode of payment.
7. The Policyholder/ Insured has fully understood the terms and conditions of the Policy including all the features available thereunder.

Proposal for : Rollover Policy

14,805.00

Premium Amount (Inclusive of all applicable Taxes)

Type of cover: OD Only

Registration No.	Invoice Date (For New Vehicle)	Vehicle Make/Model/Variant	Type Of Body	Cubic Capacity/KW	Fuel Type
WB26BU3822	01/12/2022	HYUNDAI MOTORS /GRAND I10 NIOS/1.2 KAPPA VTVT ASTA AMT		1197	Petrol

Year of Manufacture	Insured Declared Value (IDV)	Engine Number	Chassis Number
2022	648000	G4LANM3285 09	MALB551CLN M373135

Special conditions :

PROPOSER / OWNER'S DETAILS

1. Title and Name of the Insured:	ITIKA HALDER		
2. Insured Permanent Address*	BAIKUNTHA DEB ROAD MADHYAMGRAM M NORTH TWENTY FOUR PARGANAS WEST BENGAL . District: KOLKATA 700130 WEST BENGAL(19), India		
If Correspondence Address different from Permanent Address,please provide*:	BAIKUNTHA DEB ROAD MADHYAMGRAM(M) NORTH 24 PARGANAS Kolkata - 700130 District: KOLKATA WEST BENGAL, India		
3.Phone		4.Mobile *	9163890095
		5.Email ID*	SSUDIPTA100@GMAIL.COM
6.Gender		7.Date Of Birth *	
		8.Nationality	Indian Resident
9.Marital Status		10.Occupation	
		11.Profession	Others

Proposal Date & Time: 20/11/2023 10:38

Policy Start Date: 23/11/2023 00:00

Policy Expiry Date: 22/11/2024 at midnight

Limitation as to use (Private Car): 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 trails (g)Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward.

Driver's Clauses: Any person including insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicle Rules, 1989.

STATUTORY WARNING PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)

- 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.

Kotak Car Secure - OD Only UIN:IRDAN152RP0012V01201920

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097. India.

Toll Free: 1800 266 4545 Email:care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ₹ 1,000,000/-

VEHICLE DETAILS

Registration Authority and RTO Location	Date of Registration	CNG/LPG/Bi Fuel	Lease / Hire / Hypothecation (Name and address of concerned parties)	Color of Vehicle	Seating Capacity
BARASAT	01/12/2022	Petrol	STATE BANK OF INDIA (1002) BARASAT		5

*Insured Declared Value of the Vehicle (in INR)	*Non - Electrical Accessories fitted to the Vehicle (in INR)	*Electrical & Electronic Accessories fitted to the Vehicle (in INR)	*Trailer (in INR)	*CNG / LPG Kit (in INR)	*Total Value (in INR)
648000	0	0	0	0	6,48,000

PUC - NO

OPTIONAL ADD-ON COVERS

1. <input checked="" type="checkbox"/> Depreciation Cover#	2. <input type="checkbox"/> Engine Protect	#If Depreciation cover is selected: Voluntary Deductible opted under the "Depreciation Cover", which would be applied over and above the Compulsory Deductible? No
3. <input type="checkbox"/> Return to Invoice	4. <input checked="" type="checkbox"/> Consumable Cover	
5. <input checked="" type="checkbox"/> Road Side Assistance	6. <input type="checkbox"/> Key Replacement Sum Insured 0	
7. <input type="checkbox"/> Loss of Personal Belongings Sum Insured 0	8. <input type="checkbox"/> Tyre Cover	
9. <input type="checkbox"/> Daily Car Allowance	10. <input type="checkbox"/> NCB Protect	
11. <input type="checkbox"/> Meter (Switch On/ Switch Off) Cover	12. <input type="checkbox"/> Additional Towing Charges	
13. <input type="checkbox"/> Battery Protect Cover		

PREVIOUS INSURANCE DETAILS

1. Name and Address of Previous Insurer	TATAAIG-		
2. Previous Policy Type	1+3	3. Previous Policy Number	3102104978
4. Existing bonus	0	%	
5. Period of Insurance	23/11/2022	To	22/11/2023
6. Details of claims taken in previous policy: Yes No. of Claims & Claim Amount :	1 OD Claim- ₹0		
Whether you are entitled to No Claim Bonus? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> NO			

THIRD PARTY(TP) POLICY DETAILS (MANDATORY)

Name Of Insurer	TATA AIG GENERAL INSURANCE CO.LTD.
Policy Number	3102104978
Policy Start Date	23/11/2022
Policy End Date	22/11/2025

* In case above mentioned information declared by the Insured is found to be incorrect, all benefits under the policy in respect of Section I shall stand forfeited and this policy shall be void ab- initio.

Policyholder declares that there shall be a valid Third Party liability cover for the above said vehicle at all times.

DETAILS OF DEPRECIATION

Table 1:Schedule of depreciation for arriving at IDV:

The Insured's declared value (IDV) of the vehicle will be deemed to be the 'Sum insured' and it will be fixed at commencement of each policy period for each insured vehicle

Age of The Vehicle	% of Depreciation for fixing IDV	Age of The Vehicle	% of Depreciation for fixing IDV
Not exceeding 6 Months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%

Note: IDV of obsolete models of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an understanding between the insurer and the insured.

PAYMENT DETAILS

Kotak Car Secure - OD Only UIN:IRDAN152RP0012V01201920

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097. India.

Toll Free: 1800 266 4545 Email:care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

Payment Mode : PAYMENT AGGREGATOR
Payment Reference No : 18585916642
Payment Amount: 14,805.00
Payment/Transaction Date: 20/11/2023
Bank Details:

I confirm that the premium is paid out of my legitimate sources of fund and the Company has the right to call for documents to establish sources of funds. The Company has the right to cancel the policy in case I am/have been found guilty by any competent authority or court of law of violating any law/regulation.

Intermediary Code: 3472530000
This electronic proposal is validated by an OTP sent on the registered mobile number of the customer.

TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN		Name :	Kotak Mahindra General Insurance Company Limited
Customer ID	1013502793	GSTIN :	19AAFCK7016C1ZQ
Customer Name	MRS. ITIKA HALDER	Pan Number :	AAFCK7016C
Email ID	SSUDIPTA100@GMAIL.COM	CIN:	U66000MH2014PLC260291
Contact No	9163890095	Address:	White HouseOffice Space No 2B(1)2Nd Floor 119Kolkata West Bengal 700016.
Address	BAIKUNTHA DEB ROAD, MADHYAMGRAM(M), NORTH 24 PARGANAS, KOLKATA, 700130, WEST BENGAL, India	Date of Invoice	20/11/2023
IMD Code	3472530000	Invoice No	3934951500
Receipt No	1202401084694	Proposal No	202311200004842
		Partner Application No	
State Code	19	State Code:	19
Place Of Supply Name	WEST BENGAL - 19	State Name	WEST BENGAL
		IRN	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)
Motor vehicle insurance services	997134	12546.97	12546.97	9%	1,129.23	9%	1,129.23
Total		12546.97	12546.97		1129.23		1129.23
Total Invoice Value (In Figure)	14,805.00						
Total Invoice Value (In Words)	Fourteen Thousand Eight Hundred Five						
Whether Tax Payable on a Reverse Basis or Not				No			

For : Kotak Mahindra General Insurance Company Limited



Authorized Signatory

"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."