

Hi JYOTI BOSE,

Thank you so much for choosing **Coverfox.com** for your car insurance.

## ≡Express Claims


Coverfox guarantees you a **FREE 72 hours express claims** service with your policy in selected cities. When you need to make a claim, just:

- 1 Call us on **1800 209 9960** or email us at **expressclaims@coverfox.com**
- 2 We'll **pick up your car**
- 3 We'll get your car repaired & deliver it back in **72 hours**

Log on to [www.coverfox.com/express-claims](http://www.coverfox.com/express-claims) for more information

Have to change anything in the policy or need any other help? We'll be on our toes to assist you anytime.



 1800 209 9970

 [help@coverfox.com](mailto:help@coverfox.com)



Name of the Policy Holder	: Jyoti Bose	Policy No	: S7038056
Communication Address	: Kumar Park Infinia A7/1204, Nr S.P Infocity Pune Maharashtra 412308	Policy Type	: Private Car-Comprehensive Insurance Policy
Contact No	: 8390904417	Total Premium	: 11588.00
Email ID	: jyotir.bose@gmail.com	Policy Start Date	: 18/04/2018 00:00 hrs
		Policy End Date	: 17/04/2019 Midnight
		Agent No	: 2C000047
		Agent Name	: Coverfox Insurance Broking Pvt Ltd

Your Vehicle Details			
Vehicle Reg.no. : MH12GV1093	Year of Manufacture : 2011	Make / Model : VOLKSWAGEN/POLO (PETROL)	Fuel Type : Petrol
Insured Declared Value of the Vehicle(IDV) : 222691	Seating Capacity(Including Driver) : 5	Chassis / Engine : WVWC11600BT045352 / No CLS064455	Cubic Capacity : 1598

Your Premium Details(in Rs)			
Own Damage Premium(A)			
Vehicle	8043.62	Additional Cover	
CNG/LPG (IMT 25) ( NA )	NA	Depreciation Cover (100%)	NA
Accessory (IMT 24) ( NA )	NA	Roadside Assistance Cover	NA
Basic Own Damage Premium	8043.62	Consumable Cover	NA
No Claim Bonus ( 35%)	-2815.27	Invoice Price Cover	NA
Load / Discount	- 3398.43	Hydrostatic Lock Cover	NA
		Engine and GearBox Protection Cover	NA
		No Claim Bonus Same Slab Cover	NA
Total Own Damage Premium			1829.92

Liability Premium (B)	
Basic TP Premium (Including TPPD)	7890.00
PA to Owner Driver	100.00
Unnamed PA Cover to Passengers (IMT 16)	NA
Legal Liability to Paid Driver (IMT 28)	NA
Bi-Fuel Kit	NA
Total Liability Premium	7990.00
Net Premium (A+B)	9819.92
Goods and Services Tax @ 18%	1767.59
Total Premium(In Rs)	11588.00

**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 of personal luggage) (c) Organized Racing (d) Pace Making (e) Speed Testing (f) Reliability Trial (g) Any purpose in connection with Motor Trade. **Driver's Clause:** Persons or Classes of person 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:** 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. Under Section II-1 (ii) of the policy (Damage to Third Party Property) Rs. 7.5 lakhs. Under Section III: P.A cover to owner driver (CSI): Rs.2,00,000. PA cover to unnamed passenger Rs. 100000. **Deductible under Section-I:** Compulsory Deductible IMT 22: Rs. 1000 . **Subject to Indian Motor Tariff Endorsement** (nos.) IMT22-IMT15

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 XI of Motor Vehicles Act, 1988. In witness of this Policy has been signed at \_\_\_\_\_ Receipt no. : GSBI4609292063 Service Tax Registration no.:AA290417044859K For Bharti AXA General Insurance Co. Ltd

  
Authorized Signatory

Stamp duty paid to the account of The District Registrar of Stamps (Acc Head 0030-02-103-0-01), Bangalore Karnataka.

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's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". The Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the company and Company accepts the requested amendments/ modifications/alterations and records the same through separate endorsement to be issued by the Company. Insurance is the subject matter of solicitation. For redressal of your grievance, if any, you may approach any one of the offices- 1.Policy issuing office 2.Corporate Office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website: [www.irda.gov.in](http://www.irda.gov.in) , or on the website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in) or on the company website [www.bharti-axa.co.in](http://www.bharti-axa.co.in) Bharti AXA General Insurance Company Limited, First Floor, Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi, Off Outer Ring Road, Bangalore - 560 037.