

**IFFCO Tokio General Insurance Company Limited.**

Servicing Office : 40/190, 1st Floor, IFFCO Bhavan, Thottakkat Road, Near Kalyan Silks, KOCHI, KERALA (State Code:32) - 682019

Motor Private Car Package Policy UIN --IRDAN106P0005V01200001

Certificate Cum Policy Schedule (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

PAN :AAACI7573H GSTIN: 32AAACI7573H1ZL CIN :U74899DL2000PLC107621 IRDAI Reg:106



Policy No:	HIB/56272225			Proposal No. & Date:	HIIB13525761, 22-JAN-2025		
Policy Issued On:	22-JAN-2025 15:37 HRS			Previous Policy No.:	132/02/11/0125/MTP/3410037112		
Insured Name:	MR. PARTHIBAN K			Previous Insurer:	Future Generali India Insurance Company Limited.		
Insured Address:	GOPAVILASOM, NEDUMON KOVALAM P O , TRIVANDRUM , KERALA (State Code:32) -695527			Period of Own Damage :	22-JAN-2025 (15:37) To 21-JAN-2026 (1 YEAR)		
				Period of Liability Cover:	22-JAN-2025 (15:37) To 21-JAN-2026 (1 YEAR)		
				Period of Compulsory Personal Accident Cover:	22-JAN-2025 (15:37) To 21-JAN-2026 (1 YEAR)		
Customer Details	Customer Type	PAN	GSTIN	Nominee Details	Name	Age (Yr.)	Relation
	INDIVIDUAL	XXXXX1882N	NA		SREEDEVI D V	32	SPOUSE

Vehicle Details

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALL NEW I20	I20 ASTA(O) 1.5 CRDI MT	1493	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
HATCHBACK	KL 01 CR 2220	THIRUVANANTHAPURAM	YES	DIESEL	MALBK514LMM039342
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
708,000	0	0	0	708,000	D4FAMM164772

Own Damage Premium (A)		Amount(INR)	Liability Premium (B)		Amount(INR)
Basic Own Damage Premium			Basic Third Party Liability Premium		3,416
Vehicle		9,038	Bi-Fuel Kit		0
Non-Elec. Accessories (IMT-24)		0	Geographical Area Extension (IMT-1)		0
Elec. Accessories (IMT-24)		0	Sub Total (Third Party Liability)		3,416
Bi-Fuel Kit (IMT-25)		0	Personal Accident (PA) Cover		
Geographical Area Extension (IMT-1)		0	Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)		325
IMT 23 Premium		0	PA Cover for 0 Unnamed Passengers Rs 0 Each (IMT-16)		0
Sub Total (Basic Premium)		9,038	PA cover for Paid Driver of Rs 2 Lac (IMT-17)		0
Discount/Deductibles			Sub Total PA Cover		325
Voluntary Deductibles (0) (IMT-22A)		0	Legal Liability		
Anti Theft Device (IMT-10)		226	Paid Driver (IMT-28)		50
AA Membership (IMT-8)		0	Employees (for 0 persons) (IMT-29)		0
No Claim Bonus (0%)		0	Sub Total (Legal Liability)		50
Handicapped Discount (IMT-12)		0	Net Liability Premium (B)		3,791
Sub Total (Deductibles)		226	Total Premium (A+B)		23,167
Total Own Damage Premium		8,812	SGST(9%)		2,086
Add On Coverages (ZD,CM,EP,RTI,KP,PB)		10564	CGST(9%)		2086
Net Own Damage Premium (A)		19,376	Gross Premium Paid		27,339

Add-on Cover Opted in the Policy: Zero Depreciation(IRDAN106A0015V01200910), Consumables(IRDAN106RP0005V01200001/A0020V01202223), Engine Protect (IRDAN106RP0005V01200001/A0019V01202223), Return to Invoice(IRDAN106A0015V01200910), Key Protect(IRDAN106RP0005V01200001/A0021V01202223), Personal Belonging (IRDAN106A0015V01200910)

Notes: 1. Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

2.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.	3.Geographical Area Ext. extended to (IMT-1): NA
4. Policy issuance is subject to realization of cheque if premium is paid by cheque	5.The policy is subject to compulsory deductible of INR 1,000 (IMT-22) & Voluntary Deductible of INR 0 .
6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website http://www.iffcotokio.co.in	

Hypothecation Details: SBI MANNANTHALA BRANCH - TRIVANDRUM - TRIVANDRUM*Payment Mode: Online**

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: 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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 Lakhs.

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(s) - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium.

NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Declaration on Tax Invoice 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 the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response,he/she may approach the insurance ombudsman for the redressal of grievance at www.irdai.gov.in or on website of General Insurance Council: www.gicouncil.in

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : KERALA(State Code : 32), Insurer Invoice Number : HIB/56272225

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 Vehicle Act, 1988.

Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd. Corporate Office:16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001		Scan for Renewal (Valid from 90 Days Prior to Expiry)	For & On Behalf of IFFCO Tokio General Insurance Company Limited.
Broker Code: 822 (Valid UPTO:30/05/2025) CIN No.: U67200HR2021PTC098982 GST: 06AAGCH0310P1ZP Email ID: connect@hiib.in Contact No: 0124-6833000	MISP NAME-POPULAR MOTOR WORLD PVT LTD MISP CODE-HIIB-MHY-0132 DP NAME-DEEPESH		 Authorized Signatory
For Claims, Policy Servicing & Renewal, Kindly contact (POPULAR HYUNDAI) at +91-9995820867			