

Dear MR. SOUVIK SARKAR ,

We thank you for choosing your Motor Insurance from **Reliance General Insurance Co.Ltd.**(The "**Insurer**"). Your Motor Insurance Policy from the Insurer will be generated through Marsh India Insurance Brokers Pvt. Ltd ("**MIIBPL**"). We are committed in bringing to you a satisfying experience for all your Motor Insurance requirements.Keeping your convenience in mind,we have arranged to fulfill all your motor insurance needs at your nearest RENAULT Authorized dealerships.

In case of an unfortunate event of an accident , you may contact the Insurer directly on the Toll free number - 1800 3009

For your convenience , all the Authorized workshops of RENAULT will assist you should the need arise.

We would like to add that your Motor Insurance Policy is recognized and welcomed by a wide network of RENAULT authorized dealers workshops across the country.

The salient features of your motor policy are:

- **Near cashless accident claims services per policy terms.**
- **RENAULT authorized repairs and genuine spare parts in repairs.**
- **Hassle free , Fast & Convenient claims settlement.**
- **Dedicated call center for policy related queries.**
- **Seamless claims service at all authorized RENAULT showrooms across India.**

Happy and Safe Driving!!!

Marsh India Insurance Broker Private Ltd.

Disclaimer:

Pursuant to sec 64VB of the Insurance Act 1938 , your policy will only be effective after the Insurer has recieved the premium for the policy in cleared funds

In case of dishonor of the premium cheque , your policy is automatically cancelled ab initio (i.e. from the beginning)

For legal interpretation , English version will prevail . The attached certificate cum schedule is to be read with the policy wordings terms and conditions governing the coverage , which can be downloaded from the Insurer's web site:www.reliancegeneral.co.in



**GENERAL
INSURANCE**
A RELIANCE CAPITAL COMPANY

Reliance General Insurance Co.Ltd.

RELIANCE PRIVATE CAR - PACKAGE POLICY - CERTIFICATE CUM POLICY SCHEDULE CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Servicing Office of Insurer: NO.28, 5TH FLOOR, SOUTHERN PORTION EAST WING, CENTENARY BUILDING, M.G. ROAD, BANGALORE, BANGALORE, KARNATAKA-560001 State Code-29

PAN: AABCR6747B

GSTIN: 29AABCR6747B1ZC

Policy No & Policy Issued On	991191923110002520, 05 Feb 2019 2:12PM	Proposal No. & Date	P875527, 05 Feb 2019		
Insured Name	MR. SOUVIK SARKAR	Period of Own Damage Cover	22 Mar 2019 12:00AM to 21 Mar 2020 11:59PM (Midnight)		
Period of Liability Cover : 22 Mar 2019 12:00AM to 21 Mar 2020 11:59PM (Midnight) Period of Compulsory PA Cover 22 Mar 2019 12:00AM to 21 Mar 2020 11:59PM(Midnight)1 Yrs.					
Insured Add.	2043 FORTIES WATARSCAP 102 KURUDUSONNEHALLI VIRGONAGAR, BANGALORE, KARNATAKA-560049	Previous Policy No	NBA/M1043221		
Insured Contact No	9987377073	Previous Insurer	Bajaj Allianz General Insurance Co. Ltd.		
Nominee Name	SISIRKUMAR SARKAR	Age 62	Relation FATHER		
Make	Model	Variant		Cubic Capacity/GVW	Seating capacity
RENAULT	DUSTER	RXS CVT Petrol		1498	5
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	SUV		Petrol	E000708	MEEHSRSGMHA001470
Manufacturing Year	RTO	Registration No.	Registration Date	CNG/LPG Kit	
2017	KR PURAM	KA 53 MF 0086	22 Mar 2018	0	
Vehicle IDV	Body IDV	Trailer IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV
850660	0	0	0	0	850660

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability (including TPPD)	2,863
Vehicle	9,775	Third Party Liability For Bi-Fuel Kit	0
Trailer (IMT - 30)	0	Trailer (IMT 30)	0
Non-Elec. Accessories	0	Legal liability to Driver (1) / Cleaner (0) / Helper (0) / Conductor (0) (IMT - 28)	50
Elec. Accessories (IMT-24)	0	PA Cover For Owner Driver	375
CNG/LPG Kit (IMT - 25)	0	PA Cover (0 per person) for Driver(0) /Cleaner(0) /Helper(0) /Conductor(0) (IMT-17)	0
Sub Total (Basic Premium)	9,775	PA Cover (0 Per Person) for 0 Unnamed Persons(IMT-16)	0
Geographical Area Extension (IMT-1)	0	Legal liability to NFPP (0) (IMT- 37)	0
IMT - 34	0	Geographical Areas Extention (IMT - 1)	0
Lamp,Tyre Mudguards (IMT - 23)	0	IMT - 34 TP	0
		Net Liability Premium (B)	3288
Add On (Consumables,Nil Depreciation)	4679	Total Premium (A+B)	15,787
Sub Total-Addition	14,454	CGST(9.00%)	1421
Deductibles		SGST(9.00%)	1421
Voluntary Deductibles (0) (IMT-22A)	0	Gross Premium Paid	18,629
Anti Theft Device (IMT-10)	0	Note: 1.Policy issuance is subject to realization of cheque 2.Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/298/2019/143/19 dated 11th January 2019 at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir 3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22) 4.Geographical Area-India	
AA Membership (IMT-8)	0		
No Claim Bonus (20%)	1,955		
Sub Total (Deductibles)	1,955		
Net Own Damage Premium (A)	12,499	*Subject to IMT Endt. Nos. & Memorandum;22,28	

Hypothecation Details: ----NA----

Registered Office of Insurer : NO.28, 5TH FLOOR, SOUTHERN PORTION EAST WING, CENTENARY BUILDING, M.G. ROAD, BANGALORE, BANGALORE , KARNATAKA-400001

MISP Details: Name: AADCT8379H Code: AADCT8379H **Payment Mode:** Cheque

Reference code: BAJE

Addon Cover(s) : 1. - If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

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.

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 learner's 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 III of the policy - PA cover for owner driver CSI 1500000.0/- (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - 7,50,000/-).

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at (18003009) or may write an email at (rgicl.Services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (rgicl.grievances@relianceada.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website: www.irda.gov.in, or on the company website www.reliancegeneral.co.in. or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in.

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 "VOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY. For legal interpretation, English version will hold good.

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 Motor Vehicle Act, 1988

SAC : 997134 **Description of Service:** Motor vehicle Insurance **Place of Supply :** KARNATAKA(State Code : 29) **Invoice Number :** Y020519002113

For & On Behalf of Reliance General Insurance Co.Ltd.



P. Anand