

# FUTURE GENERALI INDIA

Insurance Company Limited



## Future Secure Motor Insurance Policy - Standalone Own Damage Policy

### CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989

**Policy Servicing Office :** Future Generali India Insurance Company Ltd. Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083, Tel\_No: 022-40976666

<b>Policy and Certificate Number :</b> 2022-PBR88812 -FVO	<b>Period of Insurance</b> : From 00:00 hours of 01-11-2022 To
<b>Insured :</b> Mr. Bharat Ambalal Suthar	Midnight of 31-10-2023
<b>Address :</b> 1, chaitanya nagar, iit Mumbai Maharashtra 400076	<b>Covernote No :</b> <b>Dated :</b> 30-09-2022 <b>Zone :</b> A
	<b>Intermediary Name/Code</b> : Policybazaar Insurance Brokers Private Limited / 60084631
	<b>Telephone (Hom)</b> : 8976879231
	<b>Email Id</b> : kanhaiyasuthar0@gmail.com

#### INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Year of Manufacture	Engine No	Chassis No.	Cubic Capacity	Seating Capacity	Type of Body
MH03DU6863 MUMBAI(EAST)	MARUTI ERTIGA VXI CNG	2021	K15BN9195245	MA3BNC22SMK399705	1373	7	0

#### INSURED'S DECLARED VALUE

For Vehicle-Rs.	For Non-Electrical Accessories-Rs	For Trailers-Rs.	For Electrical/Electronic Accessories-Rs.	For Bi-Fuel Kit (CNG/LPG)-Rs.	Total Value-Rs.
600,000.00	0	0	0	0.00	600,000.00

TP Policy Insurer Name:	Tata AIG
TP Policy No:	M10329813
TP Policy Period:	01/11/2021 To 31/10/2024

#### SCHEDULE OF PREMIUM

##### OWN DAMAGE ONLY Rs

Basic Premium on Vehicle	4,924.50	Goods and Service Tax	1,123.00
Bi-fuel Kit Premium	246.23	Total Premium (rounded off)	7,360.00
**Less : No Claim Discount 20 percent	1,034.15		
Add : Add-on Premium	2100		
(RSA, Nil Depreciation, Loss Of Key, Loss of personal Belonging)			
Total Own Damage Premium (rounded off)	6236.58		

##### Subject to Endorsement Nos. 22,15

<b>LIMITATIONS AS TO USE</b> As per Motor Vehicle Rules, 1989 :- 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	<b>DRIVERS CLAUSE :-</b> 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
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Vehicle being insured has valid Pollution under Control (PUC) Certificate as on inception date of policy.

##### Limits of Liability

Compulsory Deductible Under Sec I - Rs. 1000.00

##### SPECIAL CONDITIONS

##### ADDITIONAL EXCESS

The nominee for Compulsory PA to owner driver cover is 01) kamlesh suthar, aged: 31 Years, Relationship: BROT, Nomination %: 100%

This Vehicle is hypothecated to STATE BANK OF INDIA

**IMPORTANT - 1.** All other Terms, Conditions and Exclusions as per attached Policy Wordings. **2.** In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.



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

**Receipt No :** 227312022369

**Date of Issue :** 30-09-2022

**Place of Issuance :** Mumbai\*

\*Address as mentioned below.

This policy is not valid unless it is countersigned by an authorised signatory

**For FUTURE GENERALI INDIA INSURANCE CO.  
LTD.**

(Authorised Signatory)

**For registration of your Motor claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)**

**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 "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

Vehicle being insured has valid Pollution under Control (PUC) Certificate as on inception date of policy.

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/94/2020/1693, Dated 27-08-2020. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132RP0001V01201920

