

Date : 07 Apr 2016
Policy Number : FTW/S2319274/31/05/003681

MR K. VIJAY
FLAT NO 302 PLOT NO 12
TULSI VILLA POSTAL COLONY
CHS CHEMBUR
MUMBAI-400071
MAHARASHTRA
Phone Number: 9884482138 ,9884482138
KVIJAYCET@GMAIL.COM

To update your contact
details, kindly call
080-49123900

Dear MR K. VIJAY,

We thank you for choosing Bharti AXA General Insurance.

Your SMART Motor Two Wheeler policy No FTW/S2319274/31/05/003681 is enclosed. The terms, conditions, guidelines and other relevant details of your insurance coverage are available in the enclosed policy document.

Bharti AXA General Insurance is amongst the fastest growing multi-line general insurance companies in India. We are the first GI company in India to be both ISO9001:2008 and ISO27001:2005 certified in our first year of operations.

Our bouquet of products is designed to cover all your insurance needs: from Health insurance, Motor insurance, Personal Accident Insurance, Home insurance to other insurances pertaining to your Business. To know more about our product range or to buy online, kindly visit www.bharti-axagi.co.in.

In order to assist you and service you better, we provide



Tie-up with 2000+ garages & over 4300 Hospitals across India that offer cashless facility



24x7 claims assistance



A quick and hassle free Claims Settlement process.

Visit us at www.bharti-axagi.co.in to know more. We take pride in going the extra mile in our service and look forward to a lasting relationship.

Should you require any further assistance on your policy or would like to know more about our products, please do reach **BHARTI AXA GENERAL INS.CO.LTD. (31001508)** at (Office) **080-40260100**, (Res.) **080-40260100**.

Warm regards,

Rajagopal G.

Head-Operations and Claims

Registered Office Address:

BHARTI AXA GENERAL INSURANCE COMPANY LTD
1st Floor, Ferns Icon, Survey No.28, Doddanekundi,
Bangalore - 560037. INDIA. IRDA Regn. No.139

Tel:91 80 40260100 Fax:80 40260101

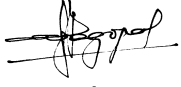
Insurance is the subject matter of solicitation.WL/08/13



BHARTI AXA GENERAL INSURANCE COMPANY LTD

2nd Floor,
Metro Plaza,162,
Anna Salai
Chennai-600002
Tel:+91 44 4294 3000Fax:044-42943001
Email: customer.service@bharti-axagi.co.in

SMART Motor Two Wheeler**ENDORSEMENT****Original**

POLICY INFORMATION	Policy No. : FTW/S2319274/31/05/003681
Source	: 31001508
Name of Policy Holder	: MR K. VIJAY
Address	: FLAT NO 302 PLOT NO 12 TULSI VILLA POSTAL COLONY CHS CHEMBUR MUMBAI-400071 MAHARASHTRA
Period of Insurance	: From 00::0 Hours on 23/05/2015 To Midnight on 22/05/2016
Transaction No.	: 00003
Effective Date	: 23/05/2015
ENDORSEMENT	
<p>Notwithstanding anything contained herein to the contrary of the within mentioned policy schedule, at the request of MR.K. VIJAY,.. It is hereby declared and agreed that the Correction in address of the insured is corrected to - FLAT NO 302 PLOT NO 12 TULSI VILLA POSTAL COLONY CHS CHEMBUR MUMBAI-400071 MAHARASHTRA</p> <p>It is hereby declared and agreed to correction in Registration number of the vehicle insured under this policy is - REGISTRATION NUMBER - MH03CC7994</p> <p>This Endorsement is made effective from inception of the policy. All other terms, conditions, coverage, warranties and exclusions of the policy remain unaltered.</p> <p>For detailed policy wordings, inclusions, exclusions and other terms governing your policy, please log onto www.bharti-axagi.co.in</p>	
BHARTI AXA GENERAL INSURANCE COMPANY LTD	
	
Authorized Signature	
IMPORTANT :	
This Endorsement should be read in conjunction with the Terms and Conditions of the Policy.	
Issued by - INB3476 on 07/04/2016	

PVMOTCAR

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SMART Motor Two Wheeler
CERTIFICATE OF INSURANCE AND SCHEDULE
ENDORSEMENT
Original

■ Form 51 of the Central Motor Vehicle Rules, 1989

CERTIFICATE/POLICY NO. : **FTW/S2319274/31/05/003681** Account No. : **31001508**
Policy Type : **Two Wheeler - Comprehensive Insurance Policy**
Period of Insurance : **From 00::0 Hours on 23/05/2015 To Midnight on 22/05/2016**
Name of Policy Holder : **K. VIJAY**
Address : **FLAT NO 302 PLOT NO 12
TULSI VILLA POSTAL COLONY
CHS CHEMBUR
MUMBAI-400071
MAHARASHTRA**
Under Hire Purchase /Hypothecation/Lease with :
Geographical Area : **INDIA**

Regn. No. : **MH03CC7994** Place of Regn.: **WADALA/MUMBAI EAST**
Make/Model : **TVS JUPITER**
Year of Manufacture : **2014** Body Type : **SALOON**
Seating Cap. (Incl. Driver) : **0002** Engine C.C. : **110**
Public Carrier / Private Carrier : **Two Wheelers**
Chassis No. : **MD626BG45E1E43480** Engine No. : **BG4EE1139446**

IDV of the Vehicle : **INR 42,314.00**
Bi - Fuel (CNG/LPG) : **0.00**
IDV of Non build in Accessories : **Electrical 0.00 Non-Electrical 0.00**
Total Insured Declared Value of the Vehicle : **42,314.00**

Schedule of Premium

A. Own Damage Premium

Premium on Vehicle and non Electrical Accessories : **INR 709.18**
NCB 20.00% : **INR 141.84**
Load / Discount : **INR -113.47**

A. Total Own Damage Premium : INR 454.00

B. Liability Premium

Basic : **INR 538.00**
Add: PA benefits as per Endt. IMT 16 : **INR 0.00**
Comp. PA : **INR 50.00**
Restricted TPPD : **INR -50.00**
B. Total Liability Premium : INR 538.00
Net Annual Premium (A+B) : **INR 992.00**
Add Service Tax (Annual) : **INR 122.61**
TOTAL ANNUAL PREMIUM : INR 1,114.61

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SMART Motor Two Wheeler
CERTIFICATE OF INSURANCE AND SCHEDULE
ENDORSEMENT
Original

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.

Limitation As To Use

Use only for social, domestic and pleasure purposes and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use of any purpose in connection with Motor Trade.

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 : **INR 6,000.00**
(Damage to Third Party Property)

P.A Cover for Owner- Driver under Section : **INR 100,000.00**
III: CSI

Deductible under Section - I

Compulsory Deductible **INR 100.00**

Name of Nominee : **RAMYA DEVI ASHOK**

Age of Nominee : **28**

Owner Driver's relationship with Nominee : **SPOUSE**

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 -

_____ on _____ in lieu of covernote no. dated

Receipt no. :

Service Tax Registration no. : AADCB2008DST001

For detailed policy wordings, inclusions, exclusions and other terms governing your policy, please log onto www.bharti-axagi.co.in

BHARTI AXA GENERAL INSURANCE COMPANY LTD

Authorized Signature

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.

Issued by - **INB3476** on **07/04/2016**