

Name : **MR MAHENDRAN R**

Address : NO.116/132,6 AKASH APARTMENTS
BLOCK-B, GANDHI ROAD
VELACHERY,TAMIL NADU,CHENNAI
CHENNAI - 600042
CHENNAI
TAMIL NADU
INDIA

Date : 25/09/2019

Your Policy Details :

Policy Number : 0151498375 07 00

Policy Period : From 16/10/2019 to. Midnight
Of 15/10/2020

Premium Paid : ₹ 1,440.00

Dear MR MAHENDRAN R,

We thank you for reposing your faith in us by renewing your vehicle insurance policy. Your policy has been renewed as per your advice and incorporates changes (if any) requested by you.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You can access policy wordings, on our website www.tataaiginsurance.in. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording.

We assure you of our best services at all times. Happy driving!

Sincerely,

For Tata AIG General Insurance Company LTD.



Authorized Signatory



CALL US

24X7 Toll Free

Call us on **1-800-266-7780**



WRITE TO US

*Tata AIG General Insurance Company Limited
A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.*

Claims Registration
SMS 'CLAIMS' to 5616181 or
e-mail: general.claims@tata-aig.com



Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent/Broker/Producer Name: DIRECT

Agent/Broker License Code: NA; Agent/Broker Contact No.: 24*7 Tollfree Helpline 1800-266-7780

| | | | |
|--|------------------------------|---------------------------------|--|
| Certificate & Policy No.: | 0151498375 07 00 | Policy Type: | Auto Secure - Two Wheeler Package Policy |
| Period of Insurance: | From 00:00 Hrs on 16/10/2019 | Date of Expiry | To midnight of 15/10/2020 |
| Insured Name & Address: | | Premium (Incl. of all tax/cess) | ₹ 1,440.00 |
| MR MAHENDRAN R NO.116/132,6 AKASH APARTMENTS BLOCK-B, GANDHI ROAD VELACHERY CHENNAI - 600042 TAMIL NADU Place of supply -TAMIL NADU State code -33 | | Insured Business/Profession: | SERVICE |
| | | Geographical Area: | India |
| | | Registration Authority: | Chennai South |
| | | HPA / Hyp / Lease to: | N/A |

| Registration No. | Make & Model | Engine No. | Chassis No. | CC/KW | Mfg. Year | Body Type | Seating Capacity |
|-----------------------|--|---------------------------|------------------------------------|-------|---|-----------|------------------|
| TN 07 BM 9591 | HERO HONDA SPLENDOR - PRO KICK ALLOY | HA10EHBHJ01922 | MBLHA10ACBHJ00240 | 97 | 2011 | SALOON | 2 |
| IDV of Vehicle (₹) | IDV of Side Car (₹) | Bi-Fuel/CNG/LPG Kit(₹) | IDV of non-built-in Accessories(₹) | | Total Insured Declared Values(IDV) - (₹) | | |
| 17218 | 0 | 0 | Electrical | | Non-Electrical | | |
| | | | 0 | | 0 | | |
| | | | | | 17218 | | |

| A. OWN DAMAGE | | B. LIABILITY | |
|---|----------|--|------------|
| Premium on Vehicle and non electrical accessories | ₹ 185.23 | Basic | ₹ 752.00 |
| Less : 50% for NCB | ₹ 92.62 | One Year Compulsory PA Cover for Owner-Driver ₹1500000 | ₹ 375.00 |
| A. TOTAL OWN DAMAGE PREMIUM | ₹ 92.61 | B. TOTAL LIABILITY PREMIUM | ₹ 1,127.00 |
| C. TOTAL ADD ON PREMIUM | ₹ 0.00 | COMPREHENSIVE PREMIUM(A+B+C) | ₹ 1,219.61 |
| | | NET PREMIUM | ₹ 1,220.00 |
| | | UGST/SGST @ 9 % | ₹ 110.00 |
| | | CGST @ 9 % | ₹ 110.00 |
| | | TOTAL PREMIUM | ₹ 1,440.00 |

Drivers Clause: Persons or classes of persons 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.

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

Limits of Liability: Under Section II-1 (i) of 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 policy (Third Party Property Damage): ₹ 100,000.00

Under Section III : One Year Compulsory PA Cover for Owner-Driver : ₹ 1500000 -/

Nominee: Mohana **Relationship:** Spouse

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

Deductible Under Section - I : ₹ 100.00 - (Compulsory Deductible : ₹ 100.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ ₹0.00 Depreciation Allowance: ₹ 0.00

No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claims made or pending during the preceding year(s), as follows: The preceding year - 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 will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Subject to: A) IMT Endorsement No.: 22

GSTIN : 33AABCT3518Q1Z3 - TAMIL NADU Service Accounting Code : 9971

Policy Servicing Office : Adyar, Mahalaxmi Chambers, 60/6 LB Road, CHENNAI, TAMIL NADU, CHENNAI-600020, Tel No:--

I/we hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act, 1988.

In witness whereof this Policy has been signed at ADYAR on 25/09/2019

Receipt No.(s): 103261011676660 25/09/2019

The stamp duty of ₹0.25 paid in cash or demand draft or by pay order, vide Receipt/Challan no:CSD/135/2019/4331/19 dated :29/08/2019

For Tata AIG General Insurance Company LTD.




Authorized Signatory

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'.

Note: This Schedule, Policy terms and conditions available on company website 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. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaiginsurance.in for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section 1 i.e. own damage section of the policy.

RECEIPT

Receipt No. : 103261011676660

Receipt Date : 25/09/2019

Policy No : 0151498375 07 00

Received with thanks from MR MAHENDRAN R a sum of ₹ **1,440.00** (Rupees One Thousand Four Hundred Forty And Paise 00 Only) vide Card no. XXXXXXXXXXXX9999

| Sr. No. | Policy Number | Total Premium (₹) | Utilized from the receipt for policy (₹) | Balance (₹) |
|---------|------------------|-------------------|--|-------------|
| 1 | 0151498375 07 00 | 1,440.00 | 1,440.00 | 0.00 |

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 33AABCT3518Q123 - TAMIL NADU Service Accounting Code : 9971