

Dear MR. MAHENDRAN R,
Greetings from Aditya Birla Capital!

Welcome to the growing Aditya Birla Insurance Brokers' family! We thank you for choosing us as your preferred Insurance advisor.

This insurance policy covers your vehicle against unforeseen losses, while also giving you a host of special benefits. The benefits and unique features of your comprehensive **TVS Insurance Program** are:

1. **Instant Online Policy!**
2. **Cashless claims settled at TVS Dealerships!**
3. **Fast and hassle-free claim settlements!**
4. **Add On Products!**

What's more, this package policy is recognized by TVS dealers across the country, thus leaving you with even less worries!

Enclosed herewith are the following:

- **A Policy Schedule cum Certificate of Insurance**, containing details of your vehicle insurance cover and premium calculation
 - **A Policy Wordings** with Terms & Conditions, as per motor insurance policy
- For Detail Policy wording kindly refer respective Insurance Company website

We assure you with the best of our services at all times, and look forward to your continued support and patronage.

Wishing you safe and worry-free journeys ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For any service related queries, please contact us:



1800 270 7000



clientfeedback.abibl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat. IRDAI License Number: 146.

Corporate Office: One Indiabulls Center, Tower 1, 14th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com ISO 9001 Quality Management certified by BSI under certificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Company Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group.



redefining /
general insurance
Policy No

Policy Issued On

Period of Liability

Insured Name

Insured Add.

Nominee Name

Servicing Office of Insurer:

PAN:

Make

Body Type

Engine No.

Registration No.

Invoice Date

Vehicle IDV

Elec. Accessories

Non-Elec. Accessories

Total IDV

Amount (Rs.)

Discounts

Amount (Rs.)

SGST (9%)

CGST (9%)

Gross Premium Paid

Net Own Damage Premium (A)

Liability Premium (B)

PA Cover For Owner Driver of Rs. Rs. 15 Lakh (IMT-15)

PA Cover (0 Per Person) for 0 Persons(IMT-16)

Sub Total (PA Cover)

Legal Liability For Paid Driver (IMT - 28)

Net Liability Premium (B)

Total Premium(A+B)

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Liability Premium (B)

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Bharti AXA General Insurance Co. Ltd.

TWO WHEELER PACKAGE POLICY SCHEDULE CUM RECEIPT

Receipt Number: SS802456

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

TVS/SS802456	Proposal No. & Date	PT12539916, 10 Sep 2019
10 Sep 2019 9:44PM	Period of Own Damage	26 Sep 2019 12:00AM to 25 Sep 2020 11:59PM(Midnight)
Tenure : 1 Year	Period of compulsory PA cover	26 Sep 2019 12:00AM to 25 Sep 2020 11:59PM(Midnight)
26 Sep 2019 12:00AM to 25 Sep 2020 11:59PM(Midnight)	Previous Policy No.	064001/ABIL/0187421146/000000/00
MR. MAHENDRAN R	Previous Insurer	TAG
FLOT NO 2,2ND FLOOR PLOT NO 93 ILLENGO ADIGAL STREET 5TH MAIN ROAD TELLUS AVENUE PHASE ONE RAJAKILPAKKAM CHENNAI, CHENNAI , TAMIL NADU-600073 ,GSTIN No:N/A MOHANA S	Age 28	Relation SPOUSE
Metro Plaza II Floor, , ,162n Anna Salai, ,CHENNAI , TAMIL NADU-600002 (State Code-33) AADCB2008D		
PAN:	GSTIN :	33AADCB2008D1ZJ

Make	Model-Variant	Cubic Capacity	Manufacturing Year	Seating capacity
TVS	JUPITER ZX DISC (BS IV)	110	2017	2
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type
SOLO	TN 11 AC 0597	TAMBARAM EAST	No	PETROL
Engine No.	Invoice Date	Vehicle IDV	Elec. Accessories	Non-Elec. Accessories
EG4KH1990685	26 Sep 2017	41,849	0	0

Schedule of Premium (Amount in Rs.)			
Own Damage Premium (A)			
Basic Premium	Amount (Rs.)	Discounts	Amount (Rs.)
Vehicle	572	Voluntary Deductibles (0) (IMT-22A)	0
Elec. Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
Sub Total (Basic Premium)	572	No Claim Bonus (25%)	143
Geographical Area Extension (IMT-1)	0	Handicap Discount (IMT-12)	0
IMT 33	0	Sub Total (Deductibles)	143
Sub Total-Addition	572	Add On Coverages	0
		Net Own Damage Premium (A)	429

Liability Premium (B)			
Basic Third Party Liability (Including TPPD)	752	PA Cover For Owner Driver of Rs. Rs. 15 Lakh (IMT-15)	375
Third Party Liability Geographical Area Extension	0	PA Cover (0 Per Person) for 0 Persons(IMT-16)	0
Third Party Liability For Bi-Fuel Kit	0	Sub Total (PA Cover)	0
		Legal Liability For Paid Driver (IMT - 28)	0
		Net Liability Premium (B)	1127
		Total Premium(A+B)	1,556
SGST (9%)	141	Gross Premium Paid	1,838
CGST (9%)	141		

Note: 1.Policy issuance is subject to realization of cheque	2.Consolidated stamp duty paid to state exchequer
3.The policy is subject to compulsory deductible of Rs.0 (IMT-22)	4.Geographical Area-India
*Subject to IMT Endt. Nos.& Memorandum:3,22	

Insured Declared Value : The schedule of age-wise insured declared value(IDV) as shown in the below table is applicable for the purpose of Total loss including Theft/Constructive Total Loss(TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

Tenure	26 Sep 2019 to 25 Sep 2020	-	-	-	-
Total IDV	41849	0	0	0	0

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 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 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 Rs.1 lakhs PA Cover Under Section III for Owner-Driver is Rs. Rs. 15 Lakh, TPPD 2 Sum Insured - 6,000.

No Claim Bonus: No Claim Bonus will only be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy. No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at(18001032292)or may write an email at (Customer.Service@bharti-axagi.co.in). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at(Customer.Service@bharti-axagi.co.in). In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website:www.irda.gov.in , or on the website of General Insurance Council:www.gicouncil.in or on the company websitewww.bharti-axagi.co.in. The policy wording with detailed terms, conditions and exclusions are available on our websitewww.bharti-axagi.co.in.

Hypothecation Details: ----NA---- MISP Code: AB-MTS000828, MISP Name: BRILLIANT MOTOR AGENCY ,DP Name: LATHA JAYAPRAKASH, DP Code: AB-DPTS002464-8935

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 interpretation, English version will hold good. In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

SAC: 997134 **Description of service :** Motor Insurance **Place of supply:** TAMIL NADU(State Code-33) **Insurer invoice number :** SS802456

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

For & On Behalf of Bharti AXA General Insurance Co. Ltd.



RLKHL

Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring s that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
 - **Natural Calamities:** Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
 - **Man-made Calamities:** Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift,elevator or air, etc.
- Personal Accident cover for individual owners of the vehicle while driving.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
 - Any permanent injury/death of a person
 - Any damage caused to the property.
- Towing charges up to Rs. 300

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Personal Accident cover for the occupants

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges.In the case of a consolidated bill for painting charges,the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.(Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Addon Cover(s)

1. Zero Depreciation - If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.
2. Return to Invoice / Total Cover / New Vehicle Replacement - If opted the benefits & exclution applicable as per Insurance Company's rules and regulations .

Additional Deductible

For multi-year policy (2/3 Years),Rs 500 or 5% of the claim value whichever is lower for third admissible claim in the policy tenure.Rs 1000 or 10% of claim value whichever is lower for 4th or subsequent admissible claims during the policy tenure.

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website www.bharti-axagi.co.in