



To update your details please call  
our customer care number  
**1800-103-2292 (Toll free)**

Date: 18 Jul 2020

Policy Number: FPV/I2366975/41/07/005385

.. MANJUNATH NAVALGUND

#207 MAHAVEER ROSE APTS  
KODI CHIKKANAHALLI  
BANGALORE-560076  
KARNATAKA  
INDIA 560076

Phone Number: 8004194199

EmailID: bangaloreops@landmarkinsurance.in

Dear .. MANJUNATH NAVALGUND

**Sub:Risk Assumption Letter**

We thank you for choosing Bharti AXA Private Car - Comprehensive Insurance Policy.

Please find enclosed Policy No. FPV/I2366975/41/07/005385 which has been issued on the below mentioned details.

**Insured Vehicles Details**

Name of the Insured	.. MANJUNATH NAVALGUND
Period of Insurance	July 24, 2020 0.00 to Midnight of July 23, 2021
Vehicle Make/Model	HONDA CITY 1.5 VX CVT
RTO City	INDIRANAGAR
Vehicle Registration No.	KA03MV4626
Vehicle Registration Date	24/07/2015
Engine No.	L15Z11814753
Chassis No.	MAKGM665AF4002867
Current Year NCB(%)	25.00

The information provided above is based on the information received from you and accordingly, the policy has been processed. Coverage of risk and subject to realization of the full premium, post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be voidab-initio.

If you require any changes in the Certificate of Insurance you are requested to inform us by writing to [customer.service@bharti-axa.com](mailto:customer.service@bharti-axa.com) or calling our 24 hour toll free helpline or **1800-103-2292**

Absence of any communication within a period of 15 days of the date mentioned on this letter would mean that the issued policy is in order and as per your proposal.

To ensure a smooth claims process for our customers, we have a network of 2000+ cashless garages across India. We are available 24X7 claim intimation at the above mentioned number.

Bharti AXA General Insurance has a variety of products like Health, Travel Home & Personal Accident Insurance to suit your varied needs. This is one of the reasons why AXA has been ranked the No. 1 global insurance brand by interbrand. To know more about our products, you can visit on [www.bharti-axa.co.in](http://www.bharti-axa.co.in).

We welcome you to the Bharti AXA family and ensure you of our best services always.

Warm Regards

BHARTI AXA GENERAL INSURANCE COMPANY LTD.

Authorised Signatory

**Annexure I**  
**List of Insurance Ombudsmen**

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.: 079-27545441, Fax :079- 27546142, Email bimalokpal.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu
<b>BENGALURU</b>	Insurance Ombudsman, Office of the Insurance Ombudsman ,19/19,Jeevan Soudha Building , Ground Floor, 24th Main, JP Nagar First Phase, Bengaluru-560025 .Tel.: 080-26652049/26652048, Email:bimalokpal.bengaluru@gbic.co.in	State of Karnataka
<b>BHOPAL</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.: 0755-2769201/9202, Fax : 0755-2769203, Email: bimalokpal.bhopal@gbic.co.in	States of Madhya Pradesh and Chhattisgarh
<b>BHUBNESHWAR</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596455, Fax :0674-2596003, Email bimalokpal.bhubaneswar@gbic.co.in	State of Odisha
<b>CHANDIGARH</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH - 160017. Tel.: 0172 - 2706468/2772101, Fax : 0172 - 2708274, Email bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh
<b>CHENNAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathi ma Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044-24333668 /5284, Fax :044-24333664, Email bimalokpal.chennai@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh
<b>NEW DELHI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23234057/23232037, Fax : 011-23230858, Email bimalokpal.delhi@gbic.co.in	State of Delhi
<b>GUWAHATI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23234057/23232037, Fax : 011-23230858, Email bimalokpal.delhi@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/23312122, Fax: 040-23376599, Email bimalokpal.hyderabad@gbic.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam which is a part of Union Territory of Pondicherry
<b>JAIPUR</b>	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg,Jaipur -302 005. Tel.: 0141-2740363, Fax: 0141 - Email: bimalokpal.jaipur@gbic.co.in	State of Rajasthan
<b>KOCHI</b>	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg,Jaipur -302 005. Tel.: 0141-2740363, Fax: 0141 - Email: bimalokpal.jaipur@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe - a part of Union Territory of Pondicherry
<b>KOLKATA</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkatta - 700 072. Tel: 033-22124339/22124346, Fax: 22124341, Email: bimalokpal.kolkata@gbic.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands
<b>LUCKNOW</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel :0522 -2231331/2231330, Fax :0522-2231310, Email bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh: Lalltpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Jalaun, Kanpur, Lucknow, Unnao, Si tapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basil, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
<b>MUMBAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106960/26106552, Email bimalokpal.mumbai@gbic.co.in	States of Goa. And Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
<b>NOIDA</b>	Insurance Ombudsman, Office of the Insurance ombudsman, bhagwan sahai palace, 4th floor, Main Road, Naya Bans, Sec 15 G.B. Nagar, Noida - 201301. Tel : 0120 - 2514250/2514252-53 Email : bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of State of Uttar Pradesh:- Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Auraiya, Pilibhit, Etawa, Farrukhabad, Firozabad, Gautam BuddhaNagar, Ghaziabad, Kasganj, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur
<b>PATNA</b>	Insurance Ombudsman, Office of the Insurance ombudsman, Kalpana Arcade Building, 1st Floor, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel No-0612-2680952 Email : bimalokpal.patna@gbic.co.in.	States of Bihar and Jharkhand
<b>PUNE</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320, Email - bimalokpal.pune@gbic.co.in	State of Maharashtra, Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan Region

**OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL**

Smt. Ramma.Bhasin, Secretary General  
3rd Floor, Jeevan Seva Annexe,  
S.V. Road, Santacruz(W),  
MUMBAI - 400 021  
Tel:022-26106889/6671  
Fax : 022-26106949  
Email- inscoun@gbic.co.in  
Web: <http://www.gbic.co.in/>

Shri. Y. R. Raigar, The Secretary  
3' Floor, Jeevan Seva Annexe,  
S.V. Road, Santacruz (W),  
MUMBAI - 400 021.  
Tel :022-26106980  
Fax : 022-26106949



## CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

### Smart Drive Private Car Policy

<b>Insured Name</b>	MR .. MANJUNATH NAVALGUND			<b>Agent Name &amp; No</b>	LANDMARK INSURANCE BROKERS PVT LTD (41000319)		
<b>Address</b>	#207 MAHAVEER ROSE APTS KODI CHIKKANAHALLI BANGALORE-560076 KARNATAKA INDIA 560076			<b>Agent contact No</b>	(Office) 8850766009 , (Res.) 18004194199		
<b>Telephone No</b>		<b>Mobile No</b>	8004194199	<b>Policy No</b>	FPV/I2366975/41/07/005385		
<b>Email Address</b>	bangaloreops@landmarkinsurance.in			<b>Policy Period</b>	July 24, 2020 0.00 to Midnight of July 23, 2021		
<b>Nominee Name</b>	YELLAPPA NAVALAGUNDU	<b>Appointee Name</b>		<b>Policy Period (PA)</b>	0.00 to Midnight of		
<b>Relationship</b>	FATHER	<b>Appointee Relation</b>		<b>Policy Issued On</b>	July 18, 2020		
		<b>Age</b>	57	<b>Covernote No</b>			
				<b>RTO Location</b>	INDIRANAGAR		
				<b>Hypothecated To</b>			
<b>Registration No.</b>	<b>Make/Model</b>	<b>Type of Body</b>	<b>CC/KW</b>	<b>Mfg Yr</b>	<b>Seating Capacity</b>	<b>Chassis No.</b>	<b>Engine No</b>
KA03MV4626	HONDA CITY 1.5 VX CVT		1497	2015	0005	MAKGM665AF4002867	L15Z11814753
<b>Vehicle IDV</b>	<b>Trailer (₹)</b>	<b>Non Electrical Accessories (₹)</b>	<b>Electrical/ Electronic Accessories (₹)</b>		<b>CNG/ LPG Unit (₹)</b>		<b>Total IDV (₹)</b>
607,476.00		0.00	0.00		0.00		607,476.00

Premium Details			
OWN DAMAGE (A)	(₹)	LIABILITY (B)	(₹)
Premium on Vehicle and non Electrical Accessory	20,939.70	Basic Third Party Liability	3221.0
Elec Accessory	0	Comp PA	325.00
CNG/LPG	0	CNG/LPG	0
AntiTheft	0	Restricted TPPD	0
Handicap	0	LL Others	0
NCB (25.00)	2,879.21	Legal Liability to Paid Driver	50.00
Load/Discount	-9,422.87	Unnamed PA Cover for 5 Persons 200,000.00 each	500.00
Own premises	0	PA to paid driver	0
Voluntary Excess	0	LL to employee	0
Fibre Glass Tank	0	Geographical Area	0
IMT 23	0	Total Liability Premium (B)	4096.0
Geographical Area	0	Total Package Premium (A+B)	12,734.00

<b>Total Own Damage Premium (A)</b>	<b>8,638.00</b>	<b>GST (18%)</b>	<b>2292.12</b>
		<b>Total Premium Payable in Rs.</b>	<b>15,026.12</b>
<b>Geographical Area</b>		<b>Applicable IMT Clauses</b>	1022 1028 1015 1016
<b>Compulsory Deductible</b>	INR 1000.00	<b>Voluntary Deductible</b>	0.00
<b>Receipt No.</b>	61325254	<b>Premium Amount</b>	15,026.12


**LIMITS OF LIABILITY:** (a) Under section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. (b) Under section II-I(ii) of the policy: Damage to Third Party Property Rs.750,000.00; PA Cover for Owner-Driver and section III: CSI Rs. 1,500,000.00 p.a. **Limitations as to Use:** The policy covers use of the vehicle for any purpose other than: Hire or Reward, Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trails or Speed testing, any purpose in connection with Motor Trade. **Driver's Clause:** Any person including the insured: Provided also that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective learner's licence may also drive the vehicle and that such a person satisfies the requirement of rule 3 of the Central Motor Vehicles Rules, 1989. **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 RIGHTS OF RECOVERY". For legal interpretation, English version will hold good.

**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made of 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.

**Disclaimer:** Please visit www.bharti-axa.co.in for the detailed policy wordings, inclusions, exclusions, for complete details on terms and conditions governing the coverage and NCB. This document is to be read with the policy wordings. The policy is valid subject to realisation of cheque. We accept premium only via legally recognised modes. In case of dishonour of premium cheque, the company shall not be liable under the policy and the policy shall be void ab-initio. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy.

**Grievance Redressal:** For redressal of your grievance, if any, you may approach any one of the offices - 1. Policy issuing office 2. Corporate office. 3. Contact us: 1800-103-2292 (Toll free), 4. Register Grievances at : www.bharti-axa.co.in. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website www.irda.gov.in, or on the website of the General Insurance Council: www.gicouncil.in or on the company website www.bharti-axa.co.in

**ISSUED BY - INB6879 on July 18, 2020**

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 Vehicle Act, 1988. In witness of this policy has been signed at _____ on July 18, 2020	BHARTI AXA GENERAL INSURANCE COMPANY LTD.  Authorised Signatory
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**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 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

Stamp duty paid to the account of The District Registrar of Stamps (ACC Head 0030-02-103-0-10), Bangalore Karnataka.

Product Name: Smart Drive Private Car Insurance Product UIN: IRDAN139RP0032V01200809

"Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy".

**TAX INVOICE U/S 31 of CGST Act, 2017**

Supplier's Name : **BHARTI AXA GENERAL INSURANCE COMPANY LTD**  
Supplier's address : No. 45/1, 5th Floor,  
Residency Road Cross,  
Leo Complex, MG Road Cross,  
Bangalore- 560025  
Tel:91-80 43476000 Fax:080-43476010  
Email: customer.service@bharti.axa.com

GSTIN of Supplier : **29AADCB2008D1Z8**

*Sold To*  
Buyer Name : **.. MANJUNATH NAVALGUND**  
Buyer Address : #207 MAHAVEER ROSE APTS  
KODI CHIKKANAHALLI  
BANGALORE-560076  
KARNATAKA  
INDIA 560076

Invoice No. : **2100766499**Date : **18/07/2020**

Contact Number : **8004194199**  
Email Id : **bangaloreops@landmarkinsurance.in**

Location of Recipient (State) : **29 -Karnataka**Location of Supply (State) : **29 -Karnataka**GSTIN of the buyer/ Unique ID : **29**

Sr. No.	Description	SAC	Gross Value	IGST		CGST		SGST		Total Value
				Rate	Amount	Rate	Amount	Rate	Amount	
0001	I2366975/00006/FPV/0001/TDP	997134	4,096.00	0.00	0.00	9.00	368.64	9.00	368.64	4,833.28
0002	I2366975/00006/FPV/0001/OWD	997134	8,638.00	0.00	0.00	9.00	777.42	9.00	777.42	10,192.84
										15,026.12

**Total Invoice Value (In figures)** **15026.12****Total Invoice Value (In words)** **Fifteen Thousand Twenty Six Rupees and Twelve Paise**

Remarks, if any

For Bharti Axa General Insurance Co. Ltd.



Authorised Signatory