

**IFFCO Tokio General Insurance Co. Ltd.****Standalone own Damage Policy – Private Car CUM RECEIPT UIN:IRDAN106RP0002V01201920**
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)**Servicing Office of Insurer:** Bhagwan Complex, 1st Floor, 214, Zone-1, MP Nagar, , BHOPAL, MADHYA PRADESH-

462011 State Code-23

PAN: AAAC17573H

GSTIN: 23AAAC17573H1ZK

Toll Free: 18001035499

Policy No & Policy Issued On	24080256, 23 Oct 2023 5:08PM	Period of Own Damage Cover	25 Oct 2023 12:00AM to 24 Oct 2024 11:59PM (Midnight)
Proposal No. & Date	P18801083, 23 Oct 2023	Other TP Policy No	201140070221800080400000
Insured Name	M/S VINAYAK TEA COMPANY GSTIN:23AEYPM1907Q1ZS	Other TP Policy Insurer	Liberty General Insurance Ltd.
Insured Contact No	XXXXXX1247	Period of other TP Cover	25 Oct 2021 12:00AM to 24 Oct 2024 12:00AM (Midnight)
Insured Add.	20, DURGA NAGAR, NAVLAKHA, . INDORE, MADHYA PRADESH-452016	Previous Policy No Previous Insurer	86158126 IFFCO Tokio General Insurance Co. Ltd.

Make	Model	Variant		Cubic Capacity/GVW/Kw	Seating capacity
MAHINDRA & MAHINDRA	NEW THAR	THAR LX P AT 4WD 4S HT RKY BG		1997	4
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	CLOSED		PETROL	ZBM4J47143	MA1UJ4ZB7M2J35836
Manufacturing Year	RTO	Registration No.	Registration Date	CNG/LPG Kit	Trailer Chassis No/VIN
2021	INDORE - MP09	MP 09 WK 0900	15 Dec 2021	0	
Vehicle IDV	Body IDV	Trailer IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV
1150000	0	0	0	0	1150000

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium		Voluntary Deductibles (0) (IMT-22A)	0
Vehicle	11,534	Anti Theft Device (IMT-10)	0
Trailer (IMT - 30)	0	AA Membership (IMT-8)	0
Non-Elec. Accessories	0	No Claim Bonus (25%)	2,884
Elec. Accessories (IMT-24)	0	Sub Total (Deductibles)	2,884
CNG/LPG Kit (IMT - 25)	0	Net Own Damage Premium (A)	15,075
Sub Total (Basic Premium)	11,534	CGST(9.00%)	1357
Geographical Area Extension (IMT-1)	0	SGST(9.00%)	1357
IMT - 34	0	Gross Premium Paid	17,789
Lamp,Tyre Mudguards (IMT - 23)	0	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.2000 (IMT-22) 4.Geographical Area-India *Subject to IMT Endt. Nos. & Memorandum-22	
Add On (CONSUMABLES,NIL DEP,RSA)	6425		
Sub Total-Addition	17,959		

Hypothecation Details: ---NA---**MTSP Details:** Name: BHAGAWATI ELITE MOTORS - INDORE Code: MIBL/M&M/AASFB9913H/000 Receipt No: 24080256 Payment Mode: ONLINE Reference code:

SB011071BEM1

Add-on Cover(s) : 1), IRDAN106A0015V01200910, IRDAN106A0013V01200809

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: (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 Vehicles Act, 1988. (b) Under Section II-I(ii) of the policy: Damage to Third Party Property - 750000/-; PA Cover for Owner-Driver under Section III: CSI - 0/-. The Compulsory Personal Accident cover has not been opted in this policy**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.**NCB Clause:** 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. No Claim Bonus will only be allowed, provided the policy is renewed within 90 days of the expiry of the 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 18001035499 or may write an email at chiefgrievanceofficer@iffcotokio.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 .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 website https://www.iffcotokio.co.in/.

The Policy wording is available on request at free of cost. The Same can be downloaded from our Website: https://www.iffcotokio.co.in/.

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 hold good.

This policy provides only Own Damage cover to the insured vehicle and no other liability is covered under the policy

I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

HSN : 997134 Description of Service: Motor vehicle Insurance Place of Supply : MADHYA PRADESH(State Code : 23) Invoice Number : 24080256

UIN: IRDAN106RP0002V01201920

For & On Behalf of IFFCO Tokio General Insurance Co. Ltd.**Warranty:** Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Authorized Signatory

Broker Name & Corporate Add: Mahindra Insurance Brokers Limited, Ground Floor, Sadhana House, Behind Mahindra Towers, 570 P.B.Marg, Worli, Mumbai- 400018
Email id: insurance.care@mahindra.com Toll Free No: 1800 266 2666