

Certificate of Insurance cum Policy Schedule

Policy No. 2311 2002 2154 4102 000



Private Car Package Policy

Insured Name	MR MUKESH KUMAR THAKUR			RTO	BENGALURU			
Correspondence Address	DOOR NO-1, 2ND FLOOR FLAT NO10/T CROSS LAZMI LAYOUTMUNNEKOGAL MARATHAHALLI BANGALORE, KARNATAKA, 560037			Registration Address	DOOR NO-1, 2ND FLOOR FLAT NO10/T CROSS LAZMI LAYOUTMUNNEKOGAL MARATHAHALLI BANGALORE, KARNATAKA, 560037			
Mobile	9243183750	Phone		E Mail	mukesh.thakur11@gmail.com		Registration No.	KA-03-MQ-1995
Period of Insurance	From Date & Time	12/03/2014 00:01hrs	To Date & Time	11/03/2015 Midnight	Policy Issuance Date	10/03/2014		
Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats	Body Type	CC	
HYUNDAI	SANTRO - GLS AUDIO	G4HGBM385754	MALAA51HLBM724192	2011	5	HATCHBACK	1086	
Insured's Declared Value (IDV)	The Vehicle (₹)	For Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)		
	294,300	0	0	0	0	294,300		
Named Persons & Nominee (IMT-15)								
Nominee (Owner Driver) JAI KRISHNA THAKUR, FATHER				Appointee				
Hypothecated(IMT-7) with: HDFC BANK LTD								
Premium Details (₹)								
Own Damage Premium (a)				Liability Premium (b)				
Basic Own Damage:		6763	Basic Third Party Liability:		1110			
Total Basic Premium		6763	LL to Paid Driver (IMT-28)		150			
			PA Cover for Owner Driver of ₹ 200000		100			
			Net Liability Premium (b)		1360			
			Total Package Premium (a+b)		8123			
			Service Tax (Including Education Cess & Higher Education Cess, wherever applicable)		1004			
Net Own Damage Premium (a)		6763	Total Premium		9127			

Geographical Area	India	Compulsory Deductible (IMT-22)	₹ 1000.00	Voluntary Deductible (IMT-22A)	₹ 0.00
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Payment Details:	Fund Transfer No. MR1403005066	Dated :	10/03/2014	Drawn on	HDFC BANK
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List Of Endorsements

Endt No	Description	Effective Date	End Date	Premium (In ₹)

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. **Persons or Class 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. **Limits of Liability** 1. 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. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 200000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.


I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. "The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no 30347 dated 10/12/2012 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004". Service Tax Registration No.: AABCH0738EST004. **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". **Disclaimer:** The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy from inception.

Policy Issuing Office: Mumbai

For HDFC ERGO General Insurance Company Ltd.

Agent Name: ADITYA BIRLA INSURANCE BROKERS LTD

Agent Code: 200500288952 Tel No.: 43568300



 Duly Constituted Attorney

Frequently Asked Questions (FAQs) - MOTOR INSURANCE

WHAT ARE THE MAJOR COVERS OF THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- a) Fire, explosion, self ignition or lightning.
- b) Burglary, housebreaking or theft
- c) All act of God perils like earthquake, flood, cyclone etc
- d) Accidental external means, terrorism, riot and strike

Liability to Third Parties:

- Provides cover for any legal liability arising out of the use of the vehicle for:
- a) Accidental death / injury to any third party
- b) Any damage to property owned by third party

Personal Accident Cover:

The policy provides for mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability.

WHAT ARE THE MAJOR EXCLUSIONS IN THE POLICY?

- a) General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b) Damage by a person driving without a valid license
- c) Damage by a person driving under the influence of liquor or drugs
- d) Loss/damage attributable to war, mutiny, nuclear risks
- e) Damage to tyres and tubes, unless damaged during an accident
- f) Usage on hire & reward (applicable for all classes except public commercial vehicles)

- g) Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h) Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i) Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

WHAT DO I DO IN CASE OF A CLAIM?

1. DETAILS TO KEEP HANDY WHILE REGISTERING A CLAIM

- a) Policy No.
- b) Registration details / RC copy
- c) Drivers details at the time of accident including driving license number
- d) FIR on a case to case basis
- e) Repair estimate

2. HOW DO I FILE A CLAIM?

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- a) Call our customer care Toll-free **1800-2-700-700** if the vehicle meets with an accident
- b) Provide your policy number for reference and register the claim
- c) If your vehicle can be driven, take it to the nearest dealer / garage
- d) Get a repair estimate, fill up the claim form and attach a copy of the registration Certificate driving license of the person driving at the time of the accident
- e) If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
- f) If the garage is outside our network, you would have to get the claim reimbursed subsequently.
- g) Sign the repairer's satisfaction voucher and drive off!

3. CLAIMS DOCUMENTS - IN CASE OF ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a) Duly filled and signed claim form & satisfaction voucher
- b) Registration Certificate (RC)
- c) Driving license of the person driving at the time of the accident
- d) Policy copy, original repair estimate, repair invoice
- e) Payment receipt for non-cashless claims
- f) Original repair invoice for cashless claims
- g) AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof).
- h) Form 35 & original NOC from financier in case of total loss where payment is made to insured.
- i) A copy of police FIR/panchnama is required for TP injury/death/property damage

Additional documents required for commercial vehicles:

- a) Spot survey
- b) Load challan
- c) Fitness certificate
- d) Route permit

4. CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a) Duly filled and signed claim form & discharge voucher (after loss settlement)
- b) Original Registration Certificate (RC)
- c) Original policy copy
- d) Copy of FIR lodged at the nearest police station
- e) All original keys & vehicle invoice copy
- f) No trace report confirming that the stolen vehicle is not traceable

- g) Original NOC from financier in case of hypothecation / HPA
- h) Intimation to RTO for theft of vehicle
- i) Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- j) RC extract with stolen remark from the concerned RTO after the loss
- k) AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof).
- l) Deed of subrogation cum indemnity on judicial stamp paper.

HOW DO I MAKE CHANGES IN MY POLICY (ENDORSEMENTS)?

1. Changes related to registration of vehicle or vehicle details like:

- a) Correction in registration number/ location / address
- b) Correction in vehicle make & model / cubic capacity / seating capacity/ engine & chassis number / year of manufacture

Documents Required:

- a) Request letter for the change
- b) Policy copy
- c) Registration Certificate copy

2. For addition of electrical and non electrical accessories/CNG & LPG Kit:

- a) Request letter for the change
 - b) Policy copy
 - c) Invoice copy (mandatory where value of accessory exceeds ₹ 20,000/-)
 - d) Endorsed Registration Certificate Copy (For CNG/LPG kit)
 - e) Cheque for additional premium
- Call us for additional premium details & send relevant documents copy to our corporate office

3. Documents required to change financier details (Hypothecation/Lease/Hire-Purchase)

- a) Request letter for the change
- b) Policy copy
- c) Endorsed Registration Certificate copy
- d) NOC from financier (not mandatory for deletion if RC is endorsed)

4. Changes / Correction in Policy Holder's Name / Correspondence Address / Contact Numbers / E-mail id / any other changes:

- E mail us at : care@hdfcergo.com OR
- Call Toll-free: **1800 2 700 700 / 1800 226 226** OR
- Fax your request at: **022 6638 3669**

HOW DO I RENEW MY POLICY?

- a) Visit www.hdfcergo.com to renew instantly online.
- b) SMS ""RENEW <POLICY NO> "" to **9999 700700**
- c) Visit our nearest branch / your agent
- d) Send a copy of the renewal notice along with premium cheque to our branch office / Corporate office
- e) Call our toll free number **1800 2 700 700 / 1800 226 226**.

HOW TO CONTACT US?

- Call Toll-free : **1800 2 700 700 / 1800 226 226**
- Fax : **022 6638 3669**
- E-Mail : care@hdfcergo.com
- Write to us at : **HDFC ERGO General Insurance Company Limited**
6th floor, Leela Business Park, Andheri Kurla Road,
Andheri(East), Mumbai - 400 059

Manage Your Portfolio
@ hdfcergo.com /
Smartphones*

- View your policy details
- Link multiple policies of yourself and your loved ones
- Change your personal details on the go

- Track your claims online whenever the need arises
- Raise service request / complaints & set renewal reminders
- Information about branches, garages and hospitals

* supports smart phones based on Blackberry, iPhone, Android & Symbian platforms