

Name : **MR MUNIR SHEIKH .**Address : SECTOR 2 BLDG A-6 FLAT 002 SHANTI NAGAR,OPP RELIANCE FRESH
MIRA ROAD
MUMBAI - 400107
MUMBAI
MAHARASHTRA
INDIA

Date : 20/08/2024

Your Policy Details :

Policy Number : 0160095264 05 00

Policy Period : From 29/08/2024 to, Midnight Of 28/08/2025

Premium Paid : ₹ 1,428.00

Dear MR MUNIR SHEIKH .,

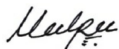
We thank you for reposing your faith in us by renewing your vehicle insurance policy. Your policy has been renewed as per your advice and incorporates changes (if any) requested by you.

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 Limited



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.comTATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park,Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No.: IRDAN108RP0076V02201819
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.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.:	0160095264 05 00	Policy Type:	Auto Secure - Two Wheeler Package Policy
Period of Insurance:	From 00:00 Hrs on 29/08/2024	Date of Expiry	To midnight of 28/08/2025
Insured Name & Address:		Premium (Incl. of all tax/cess)	
MR MUNIR SHEIKH, SECTOR 2 BLDG A-6 FLAT 002 SHANTI NAGAR,OPP RELIANCE FRESH MIRA ROAD MUMBAI - 400107 MUMBAI MAHARASHTRA INDIA Place of supply -MAHARASHTRA State code -27		₹ 1,428.00	
		Insured Business/Profession:	PROFESSIONAL
		Geographical Area:	India
		Registration Authority:	Thane
		HPA / Hyp / Lease to:	N/A

Registration No.	Make & Model	Engine No./Motor Number	Chassis No.	CC/KW	Mfg. Year	Body Type	Seating Capacity
MH 04 HL 3549	HONDA ACTIVA - 125 STD	JF49E81177577	ME4JF493CG8153801	125	2016		2
IDV of Vehicle (₹)	IDV of Side Car (₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		Total Insured Declared Values(IDV) - (₹)		
21123.7956	0	0	Electrical	Non-Electrical	21123.7956		

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 92.95	Basic	₹ 714.00
Less : 50% for NCB	₹ 46.48	One Year Compulsory PA Cover for Owner-Driver ₹1500000	₹ 450.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 46.47	B. TOTAL LIABILITY PREMIUM	₹ 1,164.00
C. TOTAL ADD ON PREMIUM	₹ 0.00	COMPREHENSIVE PREMIUM(A+B+C)	₹ 1,210.47
		NET PREMIUM	₹ 1,210.00
		UGST/SGST @9 %	₹ 109.00
		CGST @9 %	₹ 109.00
		TOTAL PREMIUM	₹ 1,428.00

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: ZAHID SHEIKH Relationship: Son

Number of claims covered under Depreciation Reimbursement Cover : NA

Number of claims covered under Depreciation Allowance - Battery Cover: '0'

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

Depreciation Allowance - Battery Deductible: 5% of claim amount subject to minimum of RS. 500

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 : 27AABCT3518Q1ZW - MAHARASHTRA Service Accounting Code : 997134

Policy Servicing Office : 2ND FLOOR, CITI TOWER, 61, DR. S.S.RAO ROAD,, NEXT TO M.G.M HOSPITAL, PAREL(E), MUMBAI - 400012,MUMBAI,MAHARASHTRA,MUMBAI-400012, Tel No:22-22-62606600

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 MUMBAI on 20/08/2024
Receipt No.(s): 102001081217946 20/08/2024

Stamp Duty of ₹0.25/- is paid as provided under Article 47-B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/13/2024/2289 Validity Period Dt.30/05/2024 To Dt.09/05/2027/2289 Date:10/05/2024
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 I i.e. own damage section of the policy.

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RECEIPT

Receipt No. : 102001081217946

Receipt Date : 20/08/2024

Policy No : 0160095264 05 00

Received with thanks from MR MUNIR SHEIKH . a sum of ₹ 1,428.00 (Rupees One Thousand Four Hundred Twenty Eight And Paise Zero Only) vide Card no. XXXXXXXXXXXX9999

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	0160095264 05 00	1,428.00	1,428.00	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 : 27AABCT3518Q1ZW - MAHARASHTRA Service Accounting Code : 997134