

**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**

**Agent/Broker/Producer Name:** HDB FINANCIAL SERVICES LTD

**Agent/Broker License Code:** CA0095; **Agent/Broker Contact No.:** 2249116300

<b>Certificate &amp; Policy No.:</b> 0161096704 01 00		<b>Policy Type:</b> Auto Secure - Commercial Vehicle Package Policy	
<b>Period of Insurance:</b> From 00:00 Hrs on 31/07/2021		<b>Date of Expiry:</b> To midnight of 30/07/2022	
<b>Insured Name &amp; Address:</b> SURYA INTERNATIONAL RP-92, RAVI TALKIES PANDAB NAGAR BHUBANESWAR BHUBANESWAR - 751018 KHORDHA ORISSA INDIA 21ADJFS6241H1Z6(GSTIN Number) Place of supply -ORISSA State code -21			
<b>Premium (Incl. of all tax/cess):</b> ₹ 39,242.00		<b>Insured Business/Profession:</b> N/A	
<b>Geographical Area:</b> India		<b>Registration Authority:</b> Dehri	
<b>HPA / Hyp / Lease to:</b> HDFC BANK LTD.			

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity/KW	Public Carrier / Private Carrier	Engine No	Chassis No
BR 24 GA 5334	TATA LPT 1109 (TRUCK) - HEX2	TRUCK	2016	12990		Goods Carrying Vehicle	497TC92GTY827266	MAT457107G7G12390

IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Registered seating capacity including driver	Total Insured Declared Values (₹)
630,000.00	0.00	0.00	Electrical	Non-Electrical	0.00	3	630,000.00
			0.00	0.00			

A. OWN DAMAGE		SCHEDULE OF PREMIUM		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 1,671.17	Basic			₹ 33,418.00
Cover for lamps,tyres,tubes (IMT 23)	₹ 250.67				
Less : 20% for NCB	₹ 384.37	Net Basic Liability Premium(B)			₹ 33,418.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 1,537.47	GST on Basic Liability Premium			
C. TOTAL ADD ON PREMIUM	₹ 0.00	IGST @12 %			₹ 4,010.00
Net Own Damage Premium(A+C)	₹ 1,537.47	Net Other Liability Premium(D)			₹ 0.00
GST on Own Damage Section :	₹ 277.00	GST on Other Liability Cover			
IGST @18 %					
		COMPREHENSIVE PREMIUM(A+B+C+D)			₹ 34,955.47
		Total GST Amount			₹ 4,287.00
		TOTAL PREMIUM(Including GST)			₹ 39,242.47

**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 only under a permit within the meaning of the motor Vehicles Act 1988 or such a carriage falling under sub-section (3) of section 66 of the Motor Vehicles Act, 1988.

The Policy does not cover

1. Use whilst drawing a trailer except the towing(other than for reward) of any one disabled mechanically propelled vehicle.
2. Use for carrying passengers in the vehicles: except employees(other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.
3. Use for a)Organised racing, b)Pace making, c)Reliability Trails, d)Speed Testing.

**Warranty for Goods Carrying Vehicles :** Warranted that at no time the Gross Laden Weight of the vehicle exceeds the Gross Vehicle weight mentioned in the Schedule of the policy.

**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):** ₹ 750,000.00

**Under Section III : PA Owner Driver Capital Sum Insured:0/- based on Insured's declaration that he/she is not holding any valid Driving License and thus not eligible for Compulsory Personal Accident cover for Owner Driver.**

**Number of claims covered under Depreciation Reimbursement Cover : NA**

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 1,000.00 - (Compulsory Deductible : ₹ 1,000.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

**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 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.:** 07,21,23

**B) TATA AIG Auto Secure endorsement No.(TA):** 06

**GSTIN : 27AABCT3518Q12W - MAHARASHTRA Service Accounting Code : 997134**

**Policy Servicing Office :** 15TH FLOOR, TOWER A,, PENINSULA BUSINESS PARK, GK MARG,,MUMBAI,MAHARASHTRA,MUMBAI-400013, Tel No:91-91-2266699697

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 PENINSULA on 05/07/2021

**Receipt No.(s):** 102801021520202 05/07/2021

The stamp duty of ₹0.25 paid in cash or demand draft or by pay order, vide Receipt/Challan no:CSD/27/2021/1650/21 dated :05/05/2021

**For Tata AIG General Insurance Company LTD.**

*Handwritten Signature*  
  
**Authorized Signatory**

