

# HDFC ERGO General Insurance Company Limited


Certificate of Insurance cum Policy Schedule

## Private Car Package Policy



 2311100374154000000 MR MR SHIVAKUMAR NO 327 2 RAMALINGESHWARA FARM WATER PIPELINE ROAD RAMANAHALLI MYSORE KARNATAKA - 570019 Tel. 9742563583	<b>Vehicle Details</b>		<b>Policy Details</b>	
	Make	MARUTI	Policy No.	2311 1003 7415 4000 000
	Model	-ERTIGA VDI -	Period of Insurance	From 05 Nov, 2018 00:01 hrs To 04 Nov, 2019 Midnight
	Registration No	KA-55-M-5955	Issuance Date	03 Nov 2018
	RTO	MYSORE EAST	Invoice No.	100374154000000
	Chassis No.	MA3FLEB1S00206412	PAN No. :	
	Cubic Capacity	1248 Seats 7		
	Year of Manufacture	2013 Body Type MUV		
	Engine No.	D13A5000427		
	Email ID	prasannadharm@gmail.com		
<b>Insured's Declared Value (IDV) (₹)</b>				
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer
444,320	0	0	0	0
<b>Total IDV</b>				
<b>Total</b>				
<b>444,320</b>				
<b>Premium Details (₹)</b>				
<b>Own Damage Premium(a)</b>		<b>Liability Premium(b)</b>		
Basic Own Damage: 7447		Basic Third Party Liability: 2863		
Total Basic Premium 7447		PA Cover for Owner Driver of ₹ 1500000 (Period for 1 year) 750		
Less: No Claim Bonus (50%) 3724		PA Cover for Un-Named Persons of ₹ 200000 Each ( for 7 Persons) (IMT-16) 700		
Total - Less 3724		Net Liability Premium (b) 4313		
		Total Package Premium (a+b) 8036		
		Integrated Tax 18% 1446		
Net Own Damage Premium (a) 3723		Total Premium 9482		
<b>Geographical Area</b> India ,		<b>Compulsory Deductible (IMT-22)</b> 1,000		<b>Voluntary Deductible (IMT-22A)</b> 0
<b>Payment Details</b>				
<b>Cheque / DD / Fund Transfer No.</b> Fund Transfer No. MT1811911861		<b>Dated :</b> 03/11/2018 <b>Drawn on</b> BizDirect		
<b>Previous Policy No.</b> 000000000216772203		<b>Valid</b> 05/11/2017 to 04/11/2018 of SBI GENERAL INSURANCE COMPANY LTD		<b>NCB</b> 50%
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.				
<b>Nominee for Owner driver</b> Pradeep kumar S , Son		<b>Appointee</b>		
Hypothecated(IMT-7) with: PUNJAB NATIONAL BANK				
<b>Named Persons &amp; Nominee(IMT -15)</b>				
<b>List of Endorsements</b>				
Endt NO	Description	Effective Date	End Date	Premium
<b>LIMITATIONS AS TO USE:</b> 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. <b>Persons or Class of Persons entitled to drive:</b> 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. <b>Limits of Liability</b> 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): ₹ 1500000 <b>Terms, Conditions &amp; Exclusions:</b> As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.				
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. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.				
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. CSD/137/2018/3774/18 dated 30-08-2018 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004., dated 31/12/2004. <b>IMPORTANT NOTICE:</b> 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". <b>Disclaimer:</b> The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis.				
Branch :LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600				
Goods and Service Tax Registration No: 27AABCL5045N1Z8			<b>HSN Code</b> 9971	
Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD Agent Code : 201714906552		For HDFC ERGO General Insurance Company Ltd		
				
Scan for Instant Policy Info		Duly Constituted Attorney		

Proposal No. 2311100374154000000

 2311100374154000000 MR MR SHIVAKUMAR NO 327 2 RAMALINGESHWARA FARM WATER PIPELINE ROAD RAMANAHALLI MYSORE - 570019 KARNATAKA - Tel. 9742563583	<b>Vehicle Details</b> Make MARUTI Model -ERTIGA VDI - Registration No KA-55-M-5955 RTO MYSORE EAST Chassis No. MA3FLEB1S00206412 Cubic Capacity 1248 Seats 7 Year of Manufacture 2013 Body Type MUV Engine No. D13A5000427 Email ID prasannadharm@gmail.com		<b>Policy Details</b> Proposal No. 2311 1003 7415 4000 000 Period of Insurance From 05 Nov, 2018 00:01 hrs To 04 Nov, 2019 Midnight Issuance Date 03 Nov 2018 Invoice No. 100374154000000 PAN No. :		
	<b>Insured's Declared Value (IDV) (₹)</b>				
<b>Vehicle</b> 444320	<b>Electrical Accessories</b> 0	<b>Non Electrical Accessories</b> 0	<b>CNG/LPG Kit</b> 0	<b>Trailer</b> 0	<b>Total IDV</b> 444320

<b>Premium Details (₹)</b>	
<b>Own Damage Premium(a)</b> Basic Own Damage: 7447 <b>Total Basic Premium</b> 7447 Less: No Claim Bonus (50%) 3724 <b>Total - Less</b> 3724  <b>Net Own Damage Premium (a)</b> 3723	<b>Liability Premium(b)</b> Basic Third Party Liability: 2863 PA Cover for Owner Driver of ₹ 1500000 (Period for 1 year) 750 PA Cover for Un-Named Persons of ₹ 200000 Each ( for 7 Persons) (IMT-16) 700 <b>Net Liability Premium (b)</b> 4313 <b>Total Package Premium (a+b)</b> 8036 Integrated Tax 18% 1446 <b>Total Premium</b> 9482

<b>Geographical Area</b> India ,	<b>Compulsory Deductible (IMT-22)</b> 1,000	<b>Voluntary Deductible (IMT-22A)</b> 0
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<b>Payment Details (₹)</b>	
<b>Cheque / DD / Fund Transfer No.</b> Fund Transfer No. MT1811911861 <b>Dated :</b> 03/11/2018 <b>Drawn on</b> BizDirect	<b>Previous Policy No.</b> 000000000216772203 <b>Valid</b> 05/11/2017 to 04/11/2018 of SBI GENERAL INSURANCE COMPANY LTD <b>NCB</b> 50%
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.	
<b>Nominee for Owner driver</b> Pradeep kumar S , Son	<b>Appointee</b>
Hypothecated(IMT-7) with: PUNJAB NATIONAL BANK	
<b>Named Persons &amp; Nominee(IMT -15)</b>	

Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD Agent Code : 201714906552

<b>Anti rebate clause</b> <b>Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :</b> 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..
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<b>Terms and Conditions</b> I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C: 1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited. 2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. 3) I understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer <b>The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.</b> If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication, I will be liable to pay three times the balance premium amount at the time of first claim made under the policy which shall be deducted from the final approved claim amount under the policy 4) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice. 5) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits. <b>GSTIN :-</b> Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect. 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. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.
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**Disclaimer :** Proposal Form and Policy Schedule have been generated basis details entered by proposer / insured on Online Platform (either on HDFCERGO.com or its affiliated Online Channels (IRDAI Licensed Intermediaries). For any modification, kindly visit [URL https://www.hdfcergo.com/customer-care/customer-support.html](https://www.hdfcergo.com/customer-care/customer-support.html) and register your service request or write to us at care@hdfcergo.com

Customer Name: MR SHIVAKUMAR

PAN No. :

HDFC ERGO General Insurance Company Limited.(Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&amp;T General Insurance Company Limited upto Sept 13, 2016).CIN: U66030MH2007PLC177117.

Registered &amp; Corporate Office: 1st Floor,HDFC House, 165 - 166 Backbay Reclamation,H. T. Parekh Marg, Churchgate, Mumbai - 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. Toll Free Number: 1800 2700 700 Te.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com.

UIN : HDE-MO-P14-40-V02-14-15 IRDAI Reg No.146