



# Your SmartDrive Motor Insurance Policy

Date: 4/12/2015

Name of Policy Holder : MR SHRIVASTAVA MOHIT	Policy No : S3042742
Communication Address : 305 C BLOCK FORTUNA WHITE WING 1 MAIN 12 CROSS : T'CAUVERY LYT BHD BASAVA NAGAR BU BANGALORE-560037 Bangalroe Marathalli	Policy Type : Two Wheeler-Comprehensive Insurance Policy
Contact No.: 9008610339 Email ID: MOHITIND84@GMAIL.COM	Total Premium : 1196
Under Hypothecation/ Hire purchase/ Lease with : Owned - -	Policy Start Date : 11/12/2015 00:00 hrs Policy End Date : 10/12/2016 Midnight
Intermediary Details: Name : BHARTI AXA DIRECT ACCOUNT-SM13 Telephone no.: 080 - 49123900 Code : 41000851	

## Your Vehicle Details

Vehicle Reg.no.: KA03HX6685	Year of Manufacture : 2014	Make / Model:TVS / JUPITER STD	Fuel Type : P
Insured Declared Value of the Vehicle (IDV) : 41783	Seating Capacity(Including Driver) : 2	Chassis / Engine No : 59974 / 54238	Cubic Capacity : 110

## Your Premium Details(in Rs)

OWN DAMAGE (A)		THIRD PARTY (B)	
Basic Premium for vehicle	713	Basic Third Party Premium	538
Accessories Sum Insured (IMT 24) (0)	0	TPPD	0
CNG/LPG (IMT 25) Sum Insured(0)	0	PA to Owner Driver	50
Basic Own Damage Premium	713	Unnamed PA Cover to Passengers (IMT 16) Sum Insured (0)	0
Voluntary Deductible	0	Legal Liability to Paid Driver (IMT 28)	0
No Claim Bonus (20%)	-142	Bi-Fuel Kit	0
Load/Discount	-114		
Handicap	0		
AAI Discount	0		
AntiTheft	0		
<b>Additional Covers:</b>			
Depreciation Cover			
Hospital Cash Cover			
Roadside Assistance Cover			
Ambulance Cover			
Medical Cover			
Invoice Price Cover (Rs. )			
Key Replacement Cover			
No Claim Bonus Same Slab			
Hydrostatic Lock Cover			
Engine and GearBox Protection Cover			
Consumables Cover			
<b>Total Own Damage Premium (Rs.) (A)</b>	<b>457</b>	<b>Total Thrd Party Premium (Rs.) (B)</b>	<b>588</b>
<b>Net Premium (A+B)</b>			<b>1045</b>
<b>Service Tax</b>			<b>151</b>
<b>TOTAL PREMIUM OF YOUR VEHICLE (Rs.)</b>			<b>1196</b>

## YOUR NOMINEE DETAILS

Nominee Name: POOJA SAXENA	Nominee Age: 29	Insurer's relationship with Nominee: Spouse	Appointee Name:	Insurer's relationship with appointee:
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In case of a claim, you may reach us at 080 - 49123900 or email us at [claims@bharti-axa.co.in](mailto:claims@bharti-axa.co.in).

**Please intimate us if you wish to change any of the above information or if incorrect.**



We thank you for the patronage and confidence you have placed in us. We look forward to serve you again.

Best Regards,

G. Rajagopal  
Head – Operations & Claims

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 of personal luggage)(c) Organized Racing (d) Pace Making (e) Speed Testing (f) Reliability Trial (g) Any purpose in connection with Motor Trade. Driver's Clause: Persons or Classes of person 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: 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. Under Section II-1 (ii) of the policy (Damage to Third Party Property) Rs. 7.5 lakhs. Under Section III: P.A cover to owner driver (CSI): Rs.2,00,000. PA cover to unnamed passenger Rs. 0. Deductible under Section-I: Compulsory Deductible IMT 22: Rs. 0 . Voluntary Deductible IMT 22 (A): Rs. 0 Subject to Indian Motor Tariff Endorsement (nos.)

Under HP / HYP / Lease (IMT 5,6,7) with:

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of Motor Vehicles Act, 1988. In witness of this Policy has been signed at \_\_\_\_\_ on \_\_\_\_\_

Transaction no. : ESB14151749737

Service Tax Registration no.: AADCB2008DST001

For Bharti AXA General Insurance Co. Ltd.

Stamp duty paid to the account of The District Registrar of Stamps (Acc Head 0030-02-103-0-01), Bangalore Karnataka.

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's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".The Schedule, the attached Policy 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. Insurance is the subject matter of solicitation.

