



## Motor Private Car Package Policy Schedule cum Certificate of Insurance

[UIN:IRDAN123RP0001V03100001]

<b>Policy Number</b> 3362/60000567/000/00	<b>Certificate Number</b> 3362/60000567/000/00
<b>Name &amp; Communication Address:</b> ydxjm 123456782345678,,	<b>Registration Address:</b> 123456782345678,,
<b>Mobile :</b> 9192198291   <b>Landline :</b>   <b>Mail :</b> r@g.com	<b>Period of Insurance:</b> From 01/04/2022 00:01 to 31/03/2023 23:59
<b>Aadhar No:</b>	
<b>EIA No.</b>	
<b>Cover Note Number:</b> -	<b>Geographical Area :</b> India
<b>Business / Profession :</b>	

### PARTICULARS OF VEHICLE INSURED

<b>Date of Registration</b>	01/01/2021	<b>Place of Registration</b>	MUMBAI(MAHARASHTRA)	<b>Registration Number</b>	New
<b>Make</b>	MARUTI	<b>Model / Variant</b>		<b>SWIFT (2018)VXI AMT</b>	
<b>Year of Mfg</b>	2021	<b>Type of Body</b>	HATCHBACK	<b>Fuel used</b>	Petrol
<b>Cubic Capacity</b>	1197	<b>Engine No.</b>	123456789	<b>Chassis No.</b>	1234567890
<b>Licensed passenger Carrying Capacity</b>	5	<b>Driver</b>	1	<b>Cleaner</b>	-
<b>Conductor</b>	-	<b>K.Watt</b>	-	<b>Total Seating Capacity Including Driver</b>	5

### IDV (Insured's Declared Value)

<b>Value of Chassis (Rs.)</b>	0	<b>Value of Body (Rs.)</b>	0	<b>For Trailer (Rs.)</b>	0
<b>For Vehicle (Rs.)</b>	5,32,800	<b>Non-Electrical Accessories (Rs.)</b>	0	<b>Electrical/Electronic Accessories (Rs.)</b>	0
<b>Value of CNG/LPG Kit (Rs.)</b>		<b>Total Value (Rs.)</b>	5,32,800	<b>Contract Number</b>	

### Premium

#### A. OWN DAMAGE

	Sum Insured (Rs.)	IMT	Premium (Rs.)
Basic OD	5,32,800		17492
Electrical or Electronic Accessories		24	0
Non Electronic / Electronic Accessories		24	0
CNG Kit - OD		25	0
<b>TOTAL</b>			17,492
Geographical Extension OD		1	0
Sub Total: (additions)			0
<b>Less:</b>			
Anti-Theft Device - OD		10	0
Bonus Discount (20%)			3499
Sub Total: (discounts)			0
<b>Total</b>			13,993
<b>Own Damage Premium</b>			
Discount (70%)			9,796
GST Discount (5 %)			700
<b>TOTAL (A)</b>			3,497
<b>D.ADD-ON COVERS(BENEFITS)</b>	Benefit No	Option No	Premium(Rs)
<b>TOTAL ADD-ON-COVERS PREMIUM(D)</b>			0

#### B. LIABILITY

	Sum Insured (Rs.)	No.of Person	IMT	Premium (Rs.)
Basic TP				3,221
CNG Kit - TP			25	0
Paid Driver Cover				
<b>TOTAL</b>				3,221
Geographical Extension - TP			1	0
<b>TOTAL PREMIUM (B)</b>				3,221
<b>C. PERSONAL ACCIDENT COVERS</b>				
PA for owner driver	15,00,000			0
Unnamed PA cover	1,00,000	5	16	0
<b>TOTAL PREMIUM(C)</b>				0
<b>TOTAL (A+B+C+D)</b>				6,718
<b>TOTAL CONSIDERATION</b>				6,718
CGST(9%)(Rs.)				0
SGST(9%)(Rs.)				0
KERALA CESS(1%)				0
IGST(18%)(Rs.)				1,210
<b>TOTAL AMOUNT COLLECTED</b>				7,928

**Cholamandalam MS General Insurance Company Limited**

Registered Office: 2nd Floor "DARE HOUSE", 2, N.S.C. Bose Road, Chennai - 600 001.

Toll free: 1800 208 5544, T: +91(0) 44 4044 5400, F: +91(0) 44 4044 5550

E-mail: customercare@cholams.murugappa.com; website: cholainsurance.com

IRDAI Regn. No.123 | PAN AABCC6633K | CIN: U66030TN2001PLC047977

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**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.

**DRIVER CLAUSE:** Any person including 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 or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI) - Rs.15,00,000.00

**Deduction Under Section 1: Rs. 1000**

**Additional compulsory deductibles under Section 1 Rs.0**

**Additional Imposed deductibles under Section 1 Rs.0**

Subject to I.M.T. Endt. Nos. and Memorandum :

Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

**Applicable benefits:** 1,3,15

**Please visit our website for Policy terms and conditions**

Date and Signature of the proposal 31/03/2022 In witness where of this policy has been signed in lieu of the Cover Note No.:- Date:-

**Warranties:** Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company.

It is warranted that the vehicle should possess a valid POLLUTION UNDER CONTROL certificate during the policy period, failing which assessment of own damage claims will be repudiated.

Sl. No.	Name of the Nominee	Relationship	Age of the Nominee	%age of share	Name of the Guardian	Guardian relationship with Nominee

No Claim Bonus is applicable at the end of the policy period.

**NOTE:** The Policy Schedule CUM Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

**Financier Name & Address:**

**Intermediary Name:** I Care Insurance Broking Service Pvt Ltd

**Code :** 200820415093

**Contact No.:**

022-49708760

Place: Chennai

Date: 31/03/2022

for Cholamandalam MS General Insurance Company Limited

  
Duly Constituted Attorney(s)

**Business Location :** Chennai Head Office,  
2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001

GST Invoice No.: 3362/60000567/000/00 | GSTIN: 33AABCC6633K1ZQ | SAC Code: 997134 | SAC Description: Motor Vehicle Insurance Services

Consolidated Stamp Duty Paid to Commercial Taxes and Registration (j1) Department, Tamil Nadu.

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 Chapter XI of the Motor Vehicles Act, 1988.

**IMPORTANT NOTICE:**

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".

For legal interpretation, English Version will hold good.

Whether tax is payable under reverse charge basis : No

Note: UIN for the related add-on covers availed under this policy are as mentioned below.

Add on cover Name	UIN
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