

Smart Drive Private Car Insurance Policy

CERTIFICATE OF INSURANCE CUM SCHEDULE



: Policybazaar Insurance Web Aggregator Pvt.

Smart Drive Private Car Cover Insurance

Name of the Policy Holder :Mr. Raghavendra Kammar **Policy No** : SR071958 **Communication Address** :#44/1, C-302 SNR Complex Opp: The Family **Policy Type** : Private Car-Comprehensive Insurance Policy Farma T.C Palya Mai n Road, Ramamurthy Total Premium : 6,515.00 Nagar, Bangalore Bengaluru Karnataka Insurance Start Date & Time : 04-09-2020 (hours) Pin:560016 Insurance Expiry Date & Time : 03-09-2021 Midnight :9632544655 Contact No Agent No : 2C000098 **Email ID** :raghu_tex@yahoo.com Agent Name

Your Vehicle Details				
Vehicle Reg.no.: KA-03-MR-0704		Make / Model: FORD - FIGO(1.4 DURATORQ DIESEL TITANIUM)	Fuel Type: Diesel	
Insured Declared Value of the Vehicle(IDV): 266,883.00	. , ,	Chassis / Engine No: MAJ1XXMRJ1CD06329 / CD06329	Cubic Capacity: 1399	

Your Premium Details(in Rs)

Own Damage Premium(A)				
Vehicle	9199.46	Additional Cover		
Electrical Accessories Sum Insured (IMT 24) (0)	0.00			
Non-Electrical Accessories Sum Insured (0)	0.00			
CNG/LPG (IMT 25) (0)	0.00			
Basic Own Damage Premium	9,199.46			
Voluntary Deductible	0.00			
No Claim Bonus (50%)	4,599.73			
AntiTheft				
Load / Discount	-2299.86			
Total Own Damage Premium				

Liability Premium (B)		
Basic TP Premium (Including TPPD)	3,221.00	
PA to Owner Driver	0.00	
Unnamed PA Cover to Passengers (IMT 16)	0.00	
Legal Liability to Paid Driver (IMT 28)	0.00	
Bi-Fuel Kit	0.00	
Total Liability Premium		
Net Premium (A+B)	5520.87	
GST @18%	994.00	
Total Premium(In Rs)	6,515.00	

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 drivingholds 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 thevehicle 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 isnecessary 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): 0. PA cover to unnamed passenger Rs. 0 Deductible under Section-I: Compulsory Deductible IMT 22: Rs. 1,000.00 . Voluntary Deductible IMT 22 (A): Rs. 0.00 Subject to Indian Motor Tariff Endorsement (nos.)IMT22--I067-I102-I100

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 MotorVehicles Act, 1988. In witness of this Policy has been signed at

This policy is booked via IP at Mon Aug 31 22:55:59 IST

Receipt no.: PB22591771 Service Tax Registration no.: AADCB2008DST001 For Bharti AXA General Insurance Co. Ltd.

Authorized Signatory

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 thecertificate 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, theattached 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 thesame 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 arisingfrom 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. For redressal of your grievance, if any, you may approach anyone of the offices- 1. Policy issuing office 2. Corporate Office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of InsuranceOmbudsman offices are available at IRDA website: www.irda.gov.in , or on the website of General Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.inBharti AXA General Insurance Company Limited, First Floor, Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi, Off Outer Ring Road, Bangalore - 560 037.

Tax Invoice will be followed after the Policy Certificate