

## Certificate of Insurance cum Policy Schedule

Policy No. 2311200417516600000



## Private Car Package Policy

<b>Insured Name</b>	MR SHARMA SACHIN BHAI GANGARAM			<b>RTO</b>	AHMEDABAD		
<b>Correspondence Address</b>	NR AMBICA MATA MANDIR328 GOKAUL NAGARNAVA ODHAV AHMEDABADAHMEDABAD, GUJARAT, 382120			<b>Registration Address</b>	NR AMBICA MATA MANDIR328 GOKAUL NAGARNAVA ODHAV AHMEDABADAHMEDABAD, GUJARAT, 382120		
<b>Mobile</b>	8141104040	<b>Phone</b>		<b>E Mail</b>		<b>Registration No.</b>	GJ-01-HP-5632
<b>Period of Insurance</b>	From Date & Time	25/01/2013 16:55hrs	To Date & Time	24/01/2014 Midnight	<b>Policy Issuance Date</b>	25/01/2013	
<b>Make</b>	<b>Model - Variant</b>		<b>Engine No</b>	<b>Chassis No</b>	<b>Mfg Yr</b>	<b>Seats</b>	<b>Body Type</b>
MARUTI	SWIFT-VDi BS IV		1054358	258153	2008	5	HATCHBACK
<b>Insured's Declared Value (IDV)</b>	<b>The Vehicle (₹)</b>	<b>For Trailer (₹)</b>	<b>Non Electrical Acc. (₹)</b>	<b>Electrical Acc. (₹)</b>	<b>CNG/LPG Kit (₹)</b>	<b>Total IDV (₹)</b>	
	300,000	0	0	0	0	300,000	
<b>Named Persons &amp; Nominee (IMT-15)</b>							
<b>Nominee (Owner Driver)</b>				<b>Appointee</b>			
<b>Premium Details (₹)</b>							
<b>Own Damage Premium (a)</b>			<b>Liability Premium (b)</b>				
Basic Own Damage:			6402	Basic Third Party Liability:			925
Total Basic Premium			6402	LL to Paid Driver (IMT-28)			50
				PA Cover for Owner Driver of ₹ 200000			100
				PA Cover for Un-Named Persons of ₹ 100000 Each (for 5 Persons) (IMT-16)			250
				Net Liability Premium (b)			1325
				Total Package Premium (a+b)			7727
				Service Tax (Including Education Cess & Higher Education Cess, wherever applicable)			955
Net Own Damage Premium (a)			6402	Total Premium			8682
<b>Geographical Area</b>			India	<b>Compulsory Deductible (IMT-22)</b>		₹ 1000.00	<b>Voluntary Deductible (IMT-22A)</b>
						₹ 0.00	
<b>Payment Details:</b> Fund Transfer No. 22766608 <b>Dated :</b> 25/01/2013 <b>Drawn on</b> Hdfc Bank Ltd							
<b>List Of Endorsements</b>							
<b>Endt No</b>	<b>Description</b>	<b>Effective Date</b>	<b>End Date</b>	<b>Premium (In ₹)</b>			
<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 that a person 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): ₹ 200000 <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 & the same is also available at our website.							
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 30347 dated 10/12/2012 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004". Service Tax Registration No.: AABCH0738EST004. <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 cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy from inception.							

Policy Issuing Office: Mumbai

For HDFC ERGO General Insurance Company Ltd.

Agent Name :NIRAV CHANDULAL THAKKAR

Agent Code :201936091882 Tel No. : 91-7600701545

Duly Constituted Attorney