



Reliance General Insurance Co.Ltd.
CERTIFICATE CUM POLICY SCHEDULE
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No	990291723120148578	Proposal No. & Date	PT5183566, 26 Sep 2017
Policy Issued On	26 Sep 2017	Period of Insurance	29 Sep 2017 12:00AM to 28 Sep 2018 11:59PM
Insured Name	MRS. SARASWATHY R	Previous Policy No.	9902962312177333
Insured Add.	HOUSE NO 9, MEENASKHI NILAYAM 18TH CROSS DEAD END, 3RD MAIN, HOYASALA NAGAR, HORAMAVU BANGALORE, BANGALORE , KARNATAKA-560016 ,GSTIN No:N/A	Previous Insurer	RGI
Nominee Name	RAM KUMAR.P M	Age 36	Relation SPOUSE
Servicing Office of Insurer:	Apple Plaza, Unit No. 301,302 & 303, SENAPATI BAPAT MARG, DADAR W,MUMBAI , MAHARASHTRA-400001 (State Code-27)		
PAN Number	AABCR6747B	GSTIN :	27AABCR6747B1ZG

Make	Model-Variant		Cubic Capacity	Manufacturing Year	Seating capacity
TVS	JUPITER DRUM LE SBS TVS JUPITER ZX DP MATTE BLUE		110	2016	2
Body Type	Registration No.	RTO	Hypothecation /Lease*	Fuel Type	Chassis No.
SOLO	KA-01-HS-2270	BENGALURU	No	PETROL	MD626BG46G1K80094
Engine No.	Invoice Date	Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	Total IDV
BG4KG1X74873	29 Sep 2016	42552	0	0	42552

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Third Party Liability	
Vehicle	727	Basic Third Party Liability Premium (including TPPD)	720
Non Electrical Accessories (IMT - 24)	0	PA Cover for Owner Driver of Rs. 1 Lakh (IMT - 15)	50
Electrical Accessories (IMT - 24)	0	Legal liability for Paid Driver (IMT - 28)	0
Sub Total (Basic Premium)	727	PA Cover (0 Per Person) for 0 Persons(IMT-16)	0
IMT 33	0	Third Party Liability Geographical Area Extension	0
Geographical Area Extension (IMT - 1)	0	Sub Total (PA Cover)	0
Sub Total Addition	727	Net Liability Premium (B)	770
Deductibles		Total Premium (A + B)	1351
Voluntary Deductibles (0) (IMT - 22A)	0	IGST (18.00 %)	244
No Claim Bonus (20%)	146	Gross Premium Paid	1595
Anti Theft Device (IMT - 10)	0	Note: 1.Policy issuance is subject to realization of cheque 2.Consolidated Stamp duty Paid vide GRAS GRN No. MH002856607201718E dated 28th June 2017 (Not Applicable for the State of Jammu & Kashmir) 3.The policy is subject to compulsory deductible of Rs.100 (IMT-22) 4.Geographical Area-	
AA Membership(IMT - 8)	0		
Sub Total (Deductibles)	146		
Add On Coverages	0		
Net Own Damage Premium (A)	581	*Subject to IMT Endt. Nos.& Memorandum:22	

Insured Declared Value : The schedule of age-wise insured declared (IDV) as shown in the below table is applicable for the purpose of Total loss including Theft/Constructive Total Loss(TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

Tenure	29 Sep 2017 to 28 Sep 2018	-	-
IDV	42552	0	0

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4)Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: 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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs.1 lakhs PA Cover Under Section III for Owner-Driver is Rs. 1.0lakhs.

No Claim Bonus: No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at(18003009) or may write an email at (Rgid.Services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at (Rgid.Services@relianceada.com).In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website:www.irda.org , or on the website of General Insurance Council: www.irda.org or on the company website (www.reliancegeneral.co.in).

The Policy wording is available on request at free of cost. The Same can be downloaded from our Website

Hypothecation Details:

Important Notice: The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY" For legal interpretation, English version will hold good.

SAC :997134,Description of Service:Motor Insurance ,Place Of Supply:KARNATAKA(State Code-29) ,Invoice No.:Y092617001419

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 Motor Vehicle Act, 1988

For & On Behalf of Reliance General Insurance Co.Ltd.



Dealer Code : 999999

A handwritten signature in black ink, located in the top right corner of the document.

Authorized Signatory

Broker Name & Add : Aditya Birla Insurance Brokers Limited , One India bulls centre, Tower-1, 14th Floor, Jupiter mill compound, 841, Senapati Bapat Marg, Elpinestone Road, MUMBAI- 400013 **Broker Code :** 10000001926

For Renewal/Claims assistance - please contact Insurance.Co./Broker through : CRP DEALER at -180030109310,