



Please scan to get your policy details



To update your contact details, please call our customer care number 1800-103-2292 (Toll Free)

Date: 03 Apr 2017

Policy Number: FPV/I2321757/2C/03/005317

MR DIGAMBER SHARMA VILL MAHOLI TEH HODAL GURGAON GURGAON-121107 HARYANA

Phone Number: 9654860689 dgsharma@gmail.com

Dear MR DIGAMBER SHARMA,

Thank you for buying a Bharti AXA SMART Motor Private Car policy.

Your policy number FPV/I2321757/2C/03/005317, is valid from 30/03/2017 to 29/03/2018.

We request you to check your policy and ensure that provided details are correct especially your contact information and vehicle details. This is important Information which will enable us to contact you with ease.

You could reach us on 1800 103 2292 (toll free) or mail us at customer.service@bharti-axagi.co.in in case you have any queries about your policy.

To ensure a smooth claims process for our customers, we have a network of 2000+ cashless garages across India. We are available 24 x7 for claim intimation at the above mentioned number.

Bharti AXA has a variety of products like Health, Travel, Home & Personal Accident Insurance to suit your varied needs. This is one of the reasons why AXA has been ranked the No. 1 global insurance brand by Interbrand. To know more about our products, you can visit us on www.bharti-axagi.co.in.

We welcome you to the Bharti AXA family and ensure you of our best services always.

Should you require any further assistance on your policy or would like to know more about our products, please do reach

POLICYBAZAAR INSURANCE WEB AGGREGATOR PVT LTD (2C000101) at (Office) 9717567744 , 9717567744

Warm Regards,

Authorized Signatory

Authorized Signatory

Registered Office Address:

BHARTI AXA GENERAL INSURANCE COMPANY LTD

1st Floor, Ferns Icon, Survey No.28, Doddanekundi, Bangalore-560037. INDIA. IRDA Regn. No.139

Tel:918040250100 FAX: 8040260101

Insurance is subject matter of solicitation.WL/08/13

BHARTI AXA GENERAL INSURANCE COMPANY LTD

1st Floor,Ferns Icon, Survey No.28, Doddanakundi village K.R.Puram Hobli Bangalore 560037

Tel:91 80 40260100 Fax:80 40260101 Email: customer.service@bharti-axagi.co.in



SMART MOTOR PRIVATE CAR TAX INVOICE NEW BUSINESS Original

Policy No: FPV/I2321757/2C/03/005317

Advisor ID : 2C000101

Advisor Name : POLICYBAZAAR INSURANCE WEB AGGREGATOR PVT LTD (2C000101)

Advisor Contact : (Office) 9717567744 , 9717567744

Insured : **DIGAMBER SHARMA**

Address : VILL MAHOLI TEH HODAL GURGAON

GURGAON-121107

HARYANA

Period of Insurance : From 00::0 hours on 30/03/2017 to midnight on 29/03/2018

Transaction No. : 1

Billing Currency : INR Exchange Rate : 1.0000

Gross Premium INR	Charges INR	Total Payable INR	
4557.00	(TAX @ 14.00%) 637.98 SBC (0.5%) 22.79	5240.56	
	KKC (0.5%) 22.79		

BHARTI AXA GENERAL INSURANCE COMPANY LTD

Authorized Signatory

Authorized Signatory

Issued By - INB5163 on 03/04/2017

BHARTI AXA GENERAL INSURANCE COMPANY LTD

1st Floor, Ferns Icon, Survey No.28, Doddanakundi village K.R.Puram Hobli

Bangalore 560037

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SMART MOTOR PRIVATE CAR CERTIFICATE OF INSURANCE AND SCHEDULE **NEW BUSINESS Original**

Form 51 of the Central Motor Vehicle Rules, 1989

Policy Details

Certificate/Policy No. FPV/I2321757/2C/03/005317

Policy Type **Private Car - Comprehensive Insurance Policy**

Period of Insurance : From 00::0 hours on 30/03/2017 to midnight on 29/03/2018

Premium Paid (incl.taxes) (INR): 5,240.56

Advisor Details

Advisor ID 2C000101

POLICYBAZAAR INSURANCE WEB AGGREGATOR PVT LTD (2C000101) Advisor Name

Advisor Contact (Office) 9717567744 , 9717567744

Insured Details

Name of Policy Holder **DIGAMBER SHARMA**

VILL MAHOLI TEH HODAL GURGAON Address

GURGAON-121107

HARYANA

IMPORTANT

To change or modify your contact details, call us on our toll free customer care number

1800 103 2292

Phone Number 9654860689 Email ID

dgsharma@gmail.com

Vehicle Details

Make/Model **MARUTIWAGONR (PETROL)1.1 LXI**

Regn No. HR26AR8907 Place of Regn. : GURGAON Year of Manufacture 2008 Body type : HYCOM Seating Cap.(Incl.Driver) 0005 : 1061 Engine C.C

Public / Private Carrier : Private Car

MA3EED81S00624897 Chassis No. Engine No. : F10DN4449125

Geographical Area

Under Hire Purchase

/Hypothecation/Lease with

Business/Profession

of Insured

IDV of the Vehicle

IDV of the Vehicle (INR) : 111,600.00

BI - Fuel (CNG/LPG) (INR) 0.00

IDV of Non built in : Electrical 0.00 Non -Electrical 0.00 Accessories (INR)

Total Insured

Declared Value

: 111,600.00

of the Vehicle (INR)

BHARTI AXA GENERAL INSURANCE COMPANY LTD 1st Floor,Ferns Icon, Survey No.28, Doddanakundi village K.R.Puram Hobli

K.R.Puram Hobli Bangalore 560037

Tel:91 80 40260100 Fax:80 40260101 Email: customer.service@bharti-axagi.co.in



SMART MOTOR PRIVATE CAR CERTIFICATE OF INSURANCE AND SCHEDULE **NEW BUSINESS Original** Schedule of Premium (Figures in INR) **Add-on Premium Own Damage Premium** Premium on vehicle and non : 3739.72 **Electrical Accessories** CNG/LPG : 186.99 Load/Discount : -1767.02 Own Damage Premium & Add-on Premium (A) 2160.00 Liability Premium (B) : 2,237.00 Basic Comp. PA 100.00 CNG/LPG 60.00 Total Liability Premium (B) : 2,397.00 Net Annual Premium (A+B) 4,557.00 Add Service Tax (Annual) 637.98 SBC (0.5 %) 22.79 KKC (0.5 %) 22.79 **TOTAL ANNUAL PREMIUM** 5,240.56 Coverage

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SMART MOTOR PRIVATE CAR CERTIFICATE OF INSURANCE AND SCHEDULE **NEW BUSINESS Original**

Driver's clause: Persons or Classes of persons 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.

Limitation As To Use

The Policy covers use of the vehicle for any purpose other than: (b) Carriage of goods (other than samples of

(a) Hire or Reward

(c) Organised Racing

personal luggage) (d) Pace Making

(e) Speed Testing

(f) Reliability Trial

(g) Use in connection with Motor Trade.

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 Vehicle Act, 1988.

Under Section II-1 (ii) of the policy

(Damage toThird Party Property)

: INR 750,000.00

P.A Cover for Owner- Driver under Section

III:CSI

: INR 200,000.00

Deductible Under Section -I

: INR 1000.00 Compulsory Deductible

Name of Nominee : KANTA SHARMA

: 32 Age of Nominee Name of appointee Owner Driver's relationship with Nominee : Spouse Relationship to Nominee:

Subject to Indian Motor Tarriff Endorsement (nos)

1022 1015 1025

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 -

in lieu of cover note no dated

Receipt No. : 06453805

Service Tax Registration No. : AADCB2008DST001

For detailed policy wordings, inclusions ,exclusions and other terms governing your policy, please log onto www.bharti-axagi.co.in

BHARTI AXA GENERAL INSURANCE COMPANY LTD

Authorized Signatory

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 here in 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

Grievance:

"For redressal of your grievance, if any, you may approach any one 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 Insurance Ombudsman 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.in"

INB5163 Issued By on 03/04/2017



Transcript of Proposal for SMART Motor Private Car - Package Policy

Dear DIGAMBER SHARMA,

This is to inform you that the contract under policy number FPV/I2321757/2C/03/005317 has been finalized,based on the information and declaration provided by you, the transcript whereof is mentioned below. We request your confirmation of the same. We would request you to get in touch with us within 10 days in case of any disagreement or any changes with respect to information mentioned below. Please note that the policy has been issued based on the details mentioned in this transcript. We advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

The details that we have received from you is as mentioned below:

I. Proposer details

Proposer's Name : DIGAMBER SHARMA

Proposer's Address : VILL MAHOLI TEH HODAL GURGAON

GURGAON-121107

HARYANA

Proposer's Email ID : dgsharma@gmail.com

Proposer's Residential Number :

Proposer's Mobile Number : 9654860689

II. Insured Vehicle details

Registration Number			Fuel Type
HR26AR8907	MARUTIWAGONR (PETROL)1.1 LXI	2008	PETROL

Month/Year of Registration	Engine Number	Chasis Number	
25/06/2008	F10DN4449125	MA3EED81S00624897	

Seating Capacity	СС	Vehicle Insured Declared Value INR	Electrical Accessories	Non Electrical Accessories	CNG/LPG Unit	Total Insured Declared Value INR
0005	1061	111,600.00	0.00	0.00	0.00	111,600.00

III. Coverages opted

1. Period of Insurance: From 30/03/2017 00::0 To 29/03/2018 (Midnight)

2.Is your vehicle fitted with LPG/CNG kit: No.

3. Electrical Accessories cover opted (if Applicable):

4. Non - Electrical Accessories cover opted (if Applicable): No.

5.Is Voluntary Excess opted:

Amount of Voluntary Excess opted: INR 0.00

6.Provision for Nominee of PA cover provided to owner-driver: NOMINEE NAME : KANTA SHARMA

NOMINEE AGE : 32

NOMINEE RELATIONSHIP: Spouse

7.Is any additional compulsory deductible imposed and agreed upon: No.

Amount of additional compulsory deductible imposed : NA

8. Whether geographical area extension is opted:

Details of countries to which geographical area extension cover is given: NA

9.Is LL to person for Paid driver/Operation/Maintenance opted:

10. Whether PA cover is opted for paid driver other than owner driver: Yes.

Sum insured for Paid driver: INR 200,000.00 11. Whether PA cover is opted for passengers:

Sum insured per passenger: INR NA

12.Is TPPD restricted to statutory limit of INR 6000?: No.

13. Premium for Liability coverage, quoted and agreed upon is: INR 2,397.00 14. Premium for OD coverage, quoted and agreed upon is: INR 2,160.00

15.Total Premium (excluding Taxes) for Liability and OD coverages, quoted and agreed upon is: INR 4,557.00

16.NCB (No Claim Bonus) claimed by you and granted by us based on your declaration of no claim during your previous policy: 0.00

17. About the last insurance company

(i) Insurance Provider: WAIVED OFF (iii) Policy Expiry Date:

(ii) Previous Policy No:

18. Whether your vehicle is Hypothecated and if so, the details of pledgee whose name is registered by us: No.

Name of Pledgee: NA

19. Whether LL to employees is opted: No.

20. Whether vehicle is fitted with Anti theft devices: No.

21.Add on Cover(s) opted: No.

Plan name:

NA

Please feel free to contact any of our policy servicing branches as mentioned on our Website for any queries .

Alternatively, you could call us or mail us on the details as provided below.

Customer Care Number: 1800 103 2292

Email Address customer.service@bharti-axagi.co.in

Website www.bharti-axagi.co.in

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