



Dear MR. YUGANDHAR REDDY M ,

Greetings from Hyundai Motor India Ltd!

It gives us an immense pleasure in welcoming you as a member in **Hyundai Assurance Family**. We congratulate and thank you for choosing our services.

Hyundai Assurance Program aims to provide you a pleasant ownership experience of your Hyundai Car by smoothening the entire process right from the purchase of policy to after sales service.

We wish you to have great and memorable travelling experiences with your car. However, there are few unforeseen events some of us face during our journeys causing worries in our day to day life. We would like you to leave all your worries on us and **Relax** during such occurrences. You just need to inform the nearest Hyundai Dealership and the Dealer will take care of everything from picking up the car, claim intimation with Insurance Company, survey arrangements, vehicle repair, salvage management and hassle free nearly cash less claims settlement.

We at **Hyundai Motor India** intend to provide absolute peace of mind and high level of satisfaction to help you forget the unforeseen events. The program intends to Hyundai's provide you services of top notch quality by using genuine spare parts, advanced technology for repair and courteous manpower through our widespread network across the country.

The Key benefits of Hyundai Assurance are:

- ▶ Instant Online Policy Issuance by insurance company (less paper work needed)
- ▶ Nearly cash less claims settlement
- ▶ Recognized by All India Hyundai Dealers
- ▶ Fast and hassle free claims settlement
- ▶ Customer loyalty benefits through associate companies (wherever applicable)

Your Complete Satisfaction is insurance company's first priority and we look forward to serving you. In this context, please find enclosed:

- ▶ **Policy Schedule cum Certificate of Insurance** providing details of insurance cover and premium calculation.
- ▶ **Policy Wordings** providing terms & conditions.

We once again thank you for choosing Hyundai Assurance and wish you a **Very Happy and Safe Motoring**.

Best Wishes & Regards

Hyundai Assurance
Hyundai Motor India Ltd.

**Bajaj Allianz General Insurance Co. Ltd.****Private CAR-PACKAGE POLICY-CERTIFICATE CUM POLICY SCHEDULE CUM RECEIPT**
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No HBZ/11592775
Policy Issued On 08-AUG-2018 (11:34)
Insured Name MR. YUGANDHAR REDDY M
Insured Add. F.NO:403,KENS SQUARE,LECTURERS COLONY,MAGUNTALYOUT, , NELLORE , ANDHRA PRADESH-524001
Nominee Name SUNNY REDDY

Proposal No. & Date P16782385, 08-AUG-2018
Period of Insurance 14-AUG-2018(00:00) to 13-AUG-2019(Midnight)
Previous Policy No. HBZ/11473177
Previous Insurer BAG
Age 22 [MALE] **Relation** SON

Servicing Office of Insurer: 1st Floor, Indira Bhavan Road Opp : Hotel Chinni International,, NELLORE ,TAMIL NADU , PINCODE:524001 ,TAMIL NADU (State Code : 33), PH-020-30305858

PAN: AABCB5730G**GSTIN:** IN PROCESS**CIN:** U66010PN2000PLC015329

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	I10	SPORTZ AT 1.2 BSIV F/L	1197	2011	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON	AP 28 CG 8130	NELLORE	Yes	PETROL	MALAN51CMBM029261
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
195,000	0	0	0	195,000	G4LABM764292

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability	2,863
Vehicle	4,575	Third Party Liability For Bi-Fuel Kit	0
Non-Elec. Accessories	0	PA Cover For Owner Driver Of Rs. 2 Lakh (IMT-15)	100
Elec. Accessories (IMT-24)	0	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	250
CNG/LPG Kit (IMT-25)	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Sub Total (Basic Premium)	4,575	Legal Liability For Paid Driver (IMT-28)	50
Geographical Area Extension (IMT-1)	0	Legal Liability for Employees (for 0 persons) (IMT-29)	0
IMT 58 Premium	0	Net Liability Premium (B)	3263
Sub Total-Addition	4,575	Total Premium (A+B)	6,923
Deductibles		IGST (18%)	1247
Voluntary Deductibles (0) (IMT-22A)	0	Gross Premium Paid	8170
Anti Theft Device (IMT-10)	0	Note: 1.Policy issuance is subject to realization of cheque 2.Consolidated stamp duty paid towards Insurance policy stamp vide order no. ADJ/CS/42/07/7383/07 dated 18th April 2007 of General stamp office Mumbai 3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22) 4.Geographical Area-India 5.The insurance company will display terms & conditions on its website www.bajajallianz.com which can be accessed by you online. *Subject to IMT Endt. Nos.& Memorandum:7,16,22,28	
AA Membership (IMT-8)	0		
No Claim Bonus (20%)	915		
Sub Total (Deductibles)	915		
Add On Coverages	0		
Net Own Damage Premium (A)	3660		

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.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. 2.0lakhs.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: STATE BANK OF TRAVANCORE - nellore

MISP: AB-MHY000018 - KUN AUTO COMPANY PVT. LTD., Designated Person (DP) Name: _

Receipt No: HBZ/11592775, **Payment Mode:** ONLINE

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 interruption, English version will hold good.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : ANDHRA PRADESH(State Code : 37), Insurer Invoice Number : HBZ/11592775

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 Bajaj Allianz General Insurance Co. Ltd.



Authorized Signatory

Broker's Name & Add.:Aditya Birla Insurance Brokers Ltd. One India Bulls Centre, Tower -1,14th Floor,Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road,Mumbai- 400 013;IRDA License Number -ABIBL - 146/03
Insurer's IRDA Registration Number:-113

Private Car Package Policy

Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring s that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
 - **Natural Calamities:** Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
 - **Man-made Calamities:** Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
 - Any permanent injury/death of a person
 - Any damage caused to the property.
- Towing charges up to Rs. 1500

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation. (Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Addon Cover(s): If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website www.bajajallianz.com