

Date: 20-Apr- 2023

To,
MR SUNIL FAKIRAPPA RODD
BELGAUM , Karnataka 590003
9480275919

Policy number: PBT/000000628397

Subject: Risk assumption for Kotak Long Term Two Wheeler secure (Comprehensive Policy).

Dear Mr. SUNIL FAKIRAPPA RODD,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Long Term Two Wheeler secure (Comprehensive Policy).

Enclosed please find the Policy Schedule and Policy Wordings. We wish to inform you that the proposal is underwritten and policy is issued based on the information submitted to us as well as acceptance of the terms and conditions.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai – 400097.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void if we discover any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

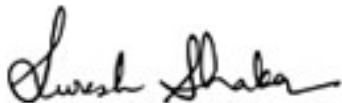
As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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Kotak Long Term Two Wheeler secure
(Comprehensive Policy)
Certificate cum Policy Schedule

Policy / Certificate No: PBT/000000628397

For any assistance please call **1800 266 4545** or visit **www.kotakgeneral.com**



INSURED DETAILS

Name: **MR SUNIL FAKIRAPPA RODD**
Address: BELGAUM , Karnataka 590003
Phone: NA
Mobile: 9480275919
Email: sfroddgit@git.edu

POLICY DETAILS

Policy Issuing Office: Kotak Mahindra General Insurance Company Limited 201-204, 301, 2nd & 3rd Floor, Chintamani Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel, Goregaon ((E), Mumbai 400063.
Period of Insurance:
From: 21/04/2023 0:00 **to: 20/04/2024 Midnight**
Type of Vehicle: Two Wheeler
Policy issued on: 20/4/2023 **Cover Note No:** NA
Hypothecated to: NA

VEHICLE DETAILS

Registration no.	Make	Model	CC	Manufacturing Year	RTO Location	Engine Number	Chassis No.	Seating Capacity of side car (if any)
KA22HA6133	MAHINDRA	GUSTO	110	2018	BELGAUM	ULEJA004332	A04342	2

Insured Declared Value (IDV)							
Period	Insured Declared Value (IDV) of the Vehicle (in ₹)	IDV of Side Car (in ₹)	Additional Accessories (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
21/04/2023 - 20/04/2024	24,512	0	0	0	0	0	24,512

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
Own Damage		Liability	
Basic Own Damage	82.20	Basic TP Including TPPD Premium	714.00
Less:		PA Cover for Owner Driver of ₹ 0.00	0
NCB Bonus 50%	41.00		
Total Own Damage Premium (A)	41.20	Total Liability Premium (B)	714.00
Taxable value of Services (A+B)			755.00
IGST @ 18%			136.00

Total Premium (in ₹)	891.00
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Geographical Area	INDIA	Additional Excess ₹	
Compulsory Deductibles ₹	100	Voluntary Deductible ₹	0
		Total Deductible ₹	100

INTERMEDIARY DETAILS

Intermediary Code	3 3 1 6 1 3 0 0 0 0	Intermediary Name	POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED.
Intermediary's Mobile No.		Intermediary's Landline No.	1 8 0 0 2 5 8 5 9 7 0

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings (which are also available on the Company website i.e. www.kotakgeneral.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicle Act, 1988.
Under Section II 1(ii) of the policy >Damage to Third Party Property ₹ 1,00,000; PA Cover under Section III: for Owner Driver CSI ₹ 0.00 ;
Deductible under section I >₹ 100

LIMITATIONS AS TO USE

The policy covers use of the vehicle for any purpose other than; Hire or reward, Carriage of goods (other than samples or personal luggage), organized racing, Pacemaking, speed testing, reliability trails or any purpose in connection with Motor Trade.

DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold and effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

SPECIAL CONDITIONS

Partial Theft of battery not covered.

NO CLAIM BONUS SCALE

All types of vehicles	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

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 Policy 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". For legal interpretation, English version will hold good.

Premium Collection Details:

Collection No : PB69986070

Amount : 891.00

Receipt Date : 20/4/2023

Subject to I.M.T. Endt.Nos. & Memorandum 22, GR27 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

TAX DETAILS

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z T	Category	: General Insurance Services
SAC Code	997134	Description	Motor Vehicle Insurance Services

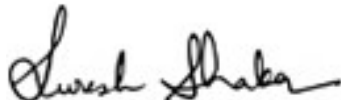
DECLARATION

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.

In Witness whereof this Policy has been signed for and behalf of Kotak Mahindra General Insurance Company Limited 201-204, 301, 2nd & 3rd Floor, Chintamani Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel, Goregaon ((E), Mumbai 400063. at Mumbai this 20 day of Apr of 2023

Rs. 0.50 for this policy paid as part of consolidated Stamp Duty Payment.

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Kotak Long Term Two Wheeler Secure UIN:IRDAN152P0008V01201617