



Reliance General Insurance Co. Ltd.

Two Wheeler Policy- Stand-alone Own Damage IRDAN103RP0002V01201920
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

OD Policy No	990292023080000740		Proposal No. & Date	PT13897472, 13 Jan 2020	
Policy Issued On	13 Jan 2020		Period of Own Damage	13 Jan 2020 1:20PM to 12 Jan 2021 11:59PM	
Period of Liability	to		Previous Policy No.	990291923750007055	
Insured Name	MR. RATAN KUMAR RAY		Previous Insurer	RGI	
Insured Add.	AT-RAMNAGAR PO- RAMNAGAR PS- MAHAKALPADA, KENDRAPARA , ODISHA- 754224 ,GSTIN No:N/A				
Servicing Office of Insurer:	2nd floor, 5 Janpath, Unit - 3, Kharvelnagar, Bhubneshwar, , ODISHA-751001 (State Code-21)				
PAN Number	AABCR6747B		GSTIN :	21AABCR6747B1ZS	
Make	Model-Variant		Cubic Capacity	Manufacturing Year	Seating capacity
TVS	JUPITER CLASSIC TVS JUPITER CLASSIC BSIV DISC A BROWN		110	2018	2
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SOLO	OD-21-J-8112	JAGATSINGHPUR	No	PETROL	MD626EG49J1N10655
Engine No.	Invoice Date	Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	Total IDV
EG4NJ1608777	11 Jan 2019	48506	0	0	48506
Liability Policy No.	Liability Insurance Company	Liability Period From	Liability Period To		
990291923750007055	Reliance General Insurance Co. Ltd.	11 Jan 2019	10 Jan 2024		

Schedule of Premium (Amount in Rs.)

		Own Damage Premium (A)	
Basic Premium		Amount(Rs.)	Deductibles
Vehicle	651	Voluntary Deductibles (0) (IMT - 22A)	0
Non Electrical Accessories (IMT - 24)	0	No Claim Bonus (20%)	131
Electrical Accessories (IMT - 24)	0	Anti Theft Device (IMT - 10)	0
Sub Total (Basic Premium)	651	AA Membership(IMT - 8)	0
IMT 33	0	Sub Total (Deductibles)	131
Geographical Area Extension (IMT - 1)	0	Add On Coverages	0
Sub Total Addition	651	Net Own Damage Premium (A)	520
		Total Premium (A)	520
SGST (9 %)	47	Gross Premium	614
CGST (9 %)	47		

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	13 Jan 2020 to 12 Jan 2021	-	-
IDV	48506	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.

Note: This Policy covers damages to vehicle only and not the Third Party Losses. Third Party Covers is taken by the customer in previous policy, details of which are as per the customer declaration only. Customers needs to ensure that there is a valid TP covers at all times. "Own Damage Cover is subject to a valid Third Party Policy." This Policy covers only Own damage Risk with no other liability in connection with four wheeler vehicle including third party cover and is issues basis the following: Third Party Policy No: 990291923750007055., Valid from 11 Jan 2019 to 10 Jan 2024, Insured by Reliance General Insurance Co. Ltd.

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. Rs. 0.

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 (Rgicl.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 (Rgicl.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: ----NA----

MISP Code: AB-MTS002165, MISP Name: SENAPATI MOTORS, DP Name: RAJENDRA PRASAD BEURA, DP Code: AB-DPTS000960-4703

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: ODISHA (State Code-21) , Invoice No.: Y011320006589

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.



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, Elphinstone Road, MUMBAI- 400013 **Broker Code :** 10000001926

Receipt No.- Y011320006589, Payment Mode - Online

For Renewal/Claims assistance - please contact Insurance.Co./Broker through : SENAPATI MOTORS at 0435-2420130