

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**  
Registered Office: 2nd Floor "DARE HOUSE", 2, N.S.C. Bose Road, Chennai - 600 001.  
Toll free: 1800 208 5544, T: +91(0) 44 4044 5400, F: +91(0) 44 4044 5550  
E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); website: [cholainsurance.com](http://cholainsurance.com)  
IRDAI Regn. No.123 PAN AABCC6633K CIN: U66030TN2001PLC047977



**Motor Private Car Package Policy**

[UIN: IRDAN123RP0001V03100001]

Policy Number: 3362/02695753/000/00				Certificate Number: 3362/02695753/000/00				
Name & Communication Address: PENTA SATYANARAYANA C/O GULLA VENUGOPAL NAIDU A VENKAMPETA, MAKKUVA VIZIANAGARAM, A.VENKAMPETA B.O,VIZIANAGARAM ANDHRA PRADESH,PIN- 535547 Mobile: 9704012682   Landline:   Mail: rajesh.bfa@gmail.com				Registration Address: C/O GULLA VENUGOPAL NAIDU A VENKAMPETA, MAKKUVA VIZIANAGARAM, A.VENKAMPETA B.O,VIZIANAGARAM ANDHRA PRADESH,PIN- 535547 Mobile- 9704012682, Landline-				
Customer ID: 1000267540030001				Period of Insurance: from 09/08/2023 13:52 hours to midnight on 08/08/2024				
Aadhar No.:-		PAN No.:-		GSTIN:-				
EIA No:								
Cover Note Number: -				Geographical Area: No Extension				
Business / Profession: Individual								
PARTICULARS OF VEHICLE INSURED								
Date of Registration	20/06/2014	Place of Registration	VIZANAGARAM	Registration Number	AP-16-CS-3299			
Make	MAHINDRA	Model	SCORPIO VLX - 2.2 HAWK 7 STR EIII	Variant	2.2 HAWK 7 STR EIII			
Year of Mfg	2014	Type of Body	SUV	Fuel Used	DIESEL			
Cubic Capacity	2179	Engine No	MXE4B18390	Chassis No	MA1TH2MXNE2B24658			
Licensed passenger Carrying Capacity	7	Driver	1	Contract No	0			
Vehicle Colour	-	K.Watt		Total Seating Capacity Including Driver	7			
IDV (Insured's Declared Value)								
Value of Chassis (Rs)	0.00	Value of Body (Rs)	0.00	For Vehicle (Rs)	2,96,300.00			
For Trailer (Rs)	0.00	Non-Electrical Accessories (Rs)	0.00	Electrical/Electronic Accessories (Rs)	0.00			
Value of CNG/LPG Kit (Rs)	0.00	Total Value (Rs)	2,96,300.00					
PREMIUM								
A.OWN DAMAGE				B.LIABILITY				
	Sum Insured (Rs.)	IMT	Premium(Rs)		Sum Insured (Rs.)	No.of Person	IMT	Premium (Rs)
Basic OD	296,300.00		10,400.00					
Electrical or Electronic Accessories	.00	24	.00	Basic TP				7,897.00
Non Electrical or Electronic Accessories	.00		.00					
CNG Kit-OD	.00	25	.00	CNG Kit-TP	0		25	.00
TOTAL			10,400.00					
Geographical Extension-OD		1	.00	Legal Liability to			28	50.00
Sub Total:(additions)			.00					
Less:			.00	TOTAL				7,947.00
Anti-Theft Device-OD		10	.00					
Bonus Discount( 35 %)			3,640.00	Geographical Extension-TP			1	.00
Sub Total:(discounts)			3,640.00					
Total			-3,640.00	Vintage Car Discount-TP				0
Own Damage Premium			6,760.00					
Experience Based Discount			4,732.00					
TOTAL(A)			2,028.00	TOTAL PREMIUM(B)				7,947.00
D.ADD-ON COVERS(BENEFITS)				C.PERSONAL ACCIDENT COVERS				
	Benefit No	Option No.	Premium(Rs)					
Chola Value Added Services - Private Car			0.00	PA for owner driver	15,00,000.00			425.00
CVAS New			0.00					
ADD-ON COVERS PREMIUM			.00	Unnamed PA cover	1,00,000.00	7	16	350.00
TOTAL ADD-ON-COVERS PREMIUM(D)			.00					
Break In Loading			0	TOTAL PREMIUM(C)				775.00
TOTAL-OTHER SERVICE CHARGES(NON PREMIUM)(E)			.00	TOTAL (A+B+C+D)				10,750.00
				TOTAL CONSIDERATION				10,750.00
				CGST (9%)(Rs.)				967.50
				SGST (9%)(Rs.)				967.50
				IGST (0%)(Rs.)				0.00

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**Motor Private Car Package Policy**  
[UIN: IRDAN123RP0001V03100001]

TOTAL AMOUNT COLLECTED					12,685.00
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## Motor Private Car Package Policy

[UIN: IRDAN123RP0001V03100001]

**LIMITATIONS AS TO USE:** The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods ( other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Use in connection with motor trade.

**DRIVER CLAUSE:** Any person including 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.

**LIMITS OF LIABILITY:** Under Section II - 1(i) of the Policy - Death 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 - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section III (CSI)- Rs.15,00,000.00

**Deduction Under Section 1: Rs.2000**

**Additional compulsory deductibles under Section 1 Rs.0**

**Additional Imposed deductibles under Section 1 Rs.0**

Subject to I.M.T. Endt. Nos. and Memorandum: .

Coverage under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

**Applicable benefits:-**

**Please visit our website for Policy terms and conditions**

Date and Signature of the proposal 09/08/2023 3:06:26 PM. In witness where of this policy has been signed in lieu of the Cover Note No.:- Date:-

**Warranties:** Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of insurance

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.

This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule

Sl.No.	Name of the Nominee	Relationship	Age of the Nominee	%age of share	Name of the Guardian	Guardian relationship with Nominee

No claim bonus is applicable at the end of the policy period.

**NOTE:** The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

**Financier Name & Address:**

**Intermediary Name: GIRNAR INSURANCE BROKERS PRIVATE LIMITED**

**Code: 202077721536**

**Contact No: 7551196989**

For Cholamandalam MS General Insurance Company Ltd.

Place: CHENNAI Date: 09/08/2023  
Receipt No: Receipt Date:

Duly Constituted Attorney(s)

**Business Location: VIJAYAWADA BRANCH OFFICE**

DOOR NO.- 40-1-48/1, 2ND FLOOR, BEHIND KOTAK MAHINDRA BANK,  
MG ROAD, VIJAYAWADA- 520010. (AP) DIST - KRISHNA  
VENKATESWARAPURAM S.O KRISHNA ANDHRA PRADESH

GST Invoice No: 3362461408115 | GSTIN: 37AABCC6633K5ZE | SAC Code: 997134 | SAC Description: Motor vehicle insurance services

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 the Motor Vehicles Act, 1988.

**In the event of a claim under Compulsory personal accident cover (CPA), the intimation of the claim to the Insurer shall be within 30 days of its occurrence**

**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 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.

Whether tax is payable under reverse charge basis - No

Note: UIN for the related add-on covers availed under this policy are as mentioned in the attached sheet, which forms part of the policy schedule.

Refer website for policy wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list.

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**Disclaimer:** The company may contact you for matters related to your policy or to provide details of products & services offered. To opt out from the facility, please register under Do Not Call section on our website.