

# HDFC ERGO General Insurance Company Limited

## Certificate of Insurance cum Policy Schedule



235410127668060000

### Motor Insurance - Trailer Liability Policy

| Mr VANDRASI DURGA PRASAD RAO<br>4-20 B C COLONY M R Nagaram<br>Appandoravalasa,parvathipuram Manyam VIZIANAGARAM - 535522<br>ANDHRA PRADESH - Tel. 8309883904 | Vehicle Details         |   | Policy Details      |   |
|---|-------------------------|---|---------------------|---|
|   | Make                    | TRAILER                                   | Policy No.          | 2354 1012 7668 0600 000                                 |
|   | Model                   | TRAILER                                   | Period of Insurance | From 01 Oct, 2022 00:01 hrs<br>To 30 Sep, 2023 Midnight |
|   | Registration No         | AP-07-TH-2618                             | Issuance Date       | 30/09/2022  |
|   | RTO                     | VIZIANAGARAM                              | Invoice No.         | 101276680600000   |
|   | Chassis No.             | 502TT                                     | Customer Id         | 100595452681  |
|   | Mfg Yr                  | 2017                                      |                     |   |
|   | Number of Trailer towed | 1   |                     |   |
|   |                         | EIA No.                                   | Not provided        | HSN Code: 997134  |
|   | Trailer Type            | Other Vehicles Including Class D Vehicles |                     |   |
| Payment Details : LP2209981896 , Bank Name:Bizdirect  |                         |   |                     |   |
| Email ID : softpro.ppm@gmail.com  |                         |   |                     |   |

#### Premium Details (₹)

|   |      |
|---|------|
| Liability Premium(b)                                      | (₹)  |
| Basic Third Party Liability                               | 2485 |
| Sub Total - Addition                                      | 2485 |
| Net Liability Premium (b)                                 | 2485 |
| Integrated Tax 12% on Basic Third Party Liability Premium | 298  |
| Total Tax   | 298  |
| Total Premium   | 2783 |

Geographical Area India

**LIMITATIONS AS TO USE:** The Policy covers use of the vehicle only under a permit within the meaning of the Motor Vehicle Act 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover use of the vehicle for a) Organized racing b) Speed Testing. **Limits of Liability** 1. 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 Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage toThird Party Property - ₹ 750000 **Terms, Conditions and Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

**Insured is carrying on or engaged in the business or occupation of and no other for the purposes of this Insurance**

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" The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA NO. CSD/418/2022/3270 dated 27/07/2022 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018". .Goods & Services Tax Registration No: 27AABCL5045N1Z8. **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". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy from inception. In the event of an accident, the insured should inform company immediately to arrange Spot Survey. GST for this invoice is not payable under reverse charge basis. I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule

Branch :leela business park, 6th flr, andheri - kurla rd, mumbai

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|--|--|--|
|  | HE DIRECT_DBG DIRECT_10137<br>200278133519 | For HDFC ERGO General Insurance Company Ltd. |
|  |  | <br>Duly Constituted Attorney                |

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings.>"

## Motor Insurance - Proposal Form For Trailer Liability



2354101276680600000

| Mr VANDRASI DURGA PRASAD RAO<br>4-20 B C COLONY M R Nagaram<br>Appandoravalasa,parvathipuram Manyam VIZIANAGARAM - 535522<br>ANDHRA PRADESH - Tel. 8309883904 | Vehicle Details                                      |   | Proposal Details    |  |
|---|--|---|---------------------|--|
|   | Make   | TRAILER                                   | Proposal No.        | 2354101276680600000                                  |
|   | Model  | TRAILER                                   | Period of Insurance | From 01 Oct, 2022 00:01 hrs To 30 Sep, 2023 Midnight |
|   | Registration No                                      | AP-07-TH-2618                             | Issuance Date       | 30/09/2022   |
|   | RTO  | VIZIANAGARAM                              | Invoice No.         | 1012766806000000                                     |
|   | Chassis No.  | 502TT                                     | Customer Id         | 100595452681   |
|   | Mfg Yr   | 2017                                      |                     |  |
|   | Number of Trailer towed                              | 1   | EIA No.             | Not provided   |
|   | Trailer Type   | Other Vehicles Including Class D Vehicles |                     |  |
|   | Payment Details : LP2209981896 , Bank Name:Bizdirect |   |                     |  |
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## Premium Details (₹)

| Liability Premium(b)                                      | (₹)         |
|---|-------------|
| Basic Third Party Liability                               | 2485        |
| <b>Sub Total - Addition</b>                               | <b>2485</b> |
| Net Liability Premium (b)                                 | 2485        |
| Integrated Tax 12% on Basic Third Party Liability Premium | 298         |
| Total Tax   | 298         |
| <b>Total Premium</b>                                      | <b>2783</b> |

|                          |       |
|--------------------------|-------|
| <b>Geographical Area</b> | India |
|--------------------------|-------|

## Anti rebate clause

**Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :** 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

## Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.

2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.

3) I understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any.

HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer

**The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.**

If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then **Claim will be paid proportionately.**

4) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.

5) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.

**GSTIN :-** Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.

6) I understand the Proposal No. 2354101276680600000 is issued to me basis on above information.

7) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.

**Transcript Declaration :** In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.