

# IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

# Policy Schedule cum Certificate of Insurance Cum Tax Invoice Commercial Vehicle



GST Applicable

## C/N No.:

## Servicing Office:

D. No 4-10-2, paradise plaza,

1st Floor, near Dhana Lakshmi Bank,

Naidulet, 3rd Line, Koritepadu Main Road

Guntur-522006

State Code: 37, GSTIN: 37AAACI7573H1ZB

General Insurance Services : 997134

Insured's name:	DASARI PARDASARADHI			Unique Invoice No	: N2871755	
Address:	C/O:KRIS	HNAM NAIDU,	D.NO:4-6, INA,		Policy No	: N2871755
	DATTIVAL	DATTIVALASA, GARUGUBILLI,MANYAM,			Date of Issuance	: 21/03/2025
	SIVARAMRAJAPURAM (NEAR) PEDDUR Andhra Pradesh 535463			Policy effective from 0001 hrs 21/03/2025		
State Code/	37 Country Name: India GSTIN:			To MidNight 20/03/2026		
Place of Supply:						
Phone Number:	POS Aadhar Intermediary No. F40		Intermediary No. F4000658	Geographical Area	:	
	Number:					

#### **Insured Motor Vehicle Details and Premium Calculations**

Registration	Year of Manuf.	Type of body	Make of Vehicle	CC	Coverage	IDV	Engine No.	Chassis No.	Seat	GVW( KGS)
Mark and No.									Cap.	
AP35W2300	2011	TRAILER	ICV CLASS B.1AB	1	Third Party only	1		SEWEG5TT	1	
			Other Vehicles		Annual			T221211		

# **Registration Authority**

#### **Insured Declared Values**

Vehicle	Trailer	Non Electrical Acc.	Electrical Acc.	Bi-Fuel Kit	Total Value	Gross Premium
1	0	0	0	0	1	0.00

A. O\	vn Damage	Damage Amount B. Third Party		Amount	
Basic OD Premium		.00	Basic TP Prem	ium	2485.00
Basic	Trailers OD Premium	.00	Basic Trailers	ΓP Premium (IMT 30)	.00
Electr	ical//Electrical Accessories (IMT	.00	Bi Fuel Kit (IM7	Bi Fuel Kit (IMT 25)	
24)					
Bi-Fue	el Kit	.00	Add:	Geographical Area Extension (IMT 1)	.00
Fibre	Glass Fuel tank	.00	PA Owner:Drive	er	.00
GVW	Premium	.00	PA Paid Driver	Cleaner/Conductor (IMT 17)	.00
Add:	: Geographical Area Extn (IMT 1) .00 Legal Liabilty to Employees (IMT 29)		.00		
Overturning Extensions (IMT 47)		.00	Legal Liabilty to	o Non Fare Paying PAX (IMT 37)	.00
Hire Reward (IMT 44)		0.00	No Of Non Fare	e Paying Passengers	

IMT 23	.00	LL To PAX on Ambulance/Hearses (IMT 46)		0.00
Driving Tutions	.00	Legal Liability to	Legal Liability to Driver	
Less:	.00	Less:	Third Party Property Damage ( IMT 20)	.00
Anti Theft Device (IMT 10)	.00	Limit of Liability Under Section II-I (ii)		
Handicap Discount (IMT 12)	.00	Any other Loading/Discount		0.00
Vehicle Use (IMT 13)	.00			
No Claim Bonus .00 %	.00			
Special Discount	.00			
Any other Loading/Discount	0.00			
Net (A) .00		Net (B)		2485.00

IMT Description	IMT OD Premium	IMT TP Premium	

# Value Added Services.

Description	Premium			

#### Co- Insurance Details

Name	Туре	%

#### **OD and VAS Premium Details**

	Taxable Value	CGST	SGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	0.00	0.00	0.00	0.00	0.00
Total Tax		₹0.0			

## **TP Premium Details**

	Taxable Value	CGST	SGST	IGST	-	CESS
Rate		9.00	9.00	18.00	)	
Basic TP Amount	2,485.00	223.65	223.65	0.00	)	
Rate		0.00	0.00	0.00	1	
Additional TP Amou	nt 0.00	0.00	0.00	0.00	)	
Total Tax		₹447.3				
			Total Value			₹2932.30

Whether GST is Payable on Reverse Charge Basis - No

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.

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client /

Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents /information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.

Policy Issuing Office: Delhi

Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

Under Hire Purchase/Hypo/ Lease Agreement with

Subject to IMT Endorsement Nos.

Limitation as to use:

The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trials, Use in Connection with Motor Trade.

Driver Clause:

Any person including insured, provided that the person driver holds an effective driving license. Provided also that the person holding an effective learner's liscense may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.

Goods Carrying Vehicles - Class A

Passenger Carrying Vehicles - Class C

Motor Trade Internal Risks - Class G

Motor Trade Risks - Class E

Motor Trade Risks - Class F

Miscellaneous and special Type of Vehicles - Class D

Use only for Carriage of goods within the meaning of the Motor Vehicle Act.

Use only in Connection with insured's business. Use only for carriage of passengers in accordance with the permit

The Policy does not Cover

The Policy Does not Cover

(Contract Carriage or Stage Carriage) issued within the meaning of the Motor Vehicles Act.

As per Motor Vehicles Rules 1989.

Use only for Motor Trade Purposes. The Policy does not cover use for hire or rerward or for organised racing,

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1. Use for hire or reward or for racing pace making reliability trail or speed testing.

1. Use for Organised racing, pace making, reliability trail or speed testing.

pace making, reliability trail or speed testing.

pace making, reliability trail or speed testing.

- 2. Use for carriage of passengers for hire or reward.
  - 2. Use whilst drawing a trailer except the towing (other than reward) of any one disabled mechanically propelled vehicle.
- 3. Use whilst drawing a trailer except the towing(other than for reward)of any one disabled machanically
- 1. Use for Organised racing, pace making, reliability trail or speed testing.
- 3. Use for carrying passengers in the vehicles: except employees (other than the Driver) not exceeding the number

Propelled vehicle.

2. Use whilst drawing a trailer except the towing (other than reward) of any one disabled mechanically propelled vehicle.

permitted in the registration document and coming under the purview of workmen's Compensation Act 1923.

- 4. Use whilst drawing a greater number of trailers in all than is permitted by law. (For Agricultural and Forestry vehicles only)
- 3. Use for the Conveyance of passengers for hire or reward by any person to whom the Motor Vehicle is hired -

Use of Trailers

Private Car type vehicles let out on private hire and driven by hirer or any driver with hires permisson.

Where additional premium paid for Trailers amend (2) to read:

4. Use for the conveyance of passengers for hire or reward, other than the guests of the Hotel. Private Car type

Use whilst towing any trailer/s, except the trailers/s insured with the comapny, or the towing (other than for reward)

vehicles owned by hotels and hired by them to their guests.

of any one disabled mechanically propelled vehicle.

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 Days from the date and time of the Registration of the vehicle.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on own damage section of the policy, if no claim is made or pending the preceding year(s) as per the following table:

Period of Insurance percentage of NCB on OD Premium

The preceding Year 20%

Preceding 2 consecutive years 25%

Under Section II-I (ii) - As per premium computation table

Preceding 3 consecutive years 35%

Under Section III - PA Owner - Driver as per premium computation table

Preceding 4 consecutive years 45%

Preceding 5 consecutive years 50%

Deductible under section I -

Corporate Identity No (CIN): U74899DL2000PLC107621

Tie up No. F4000827

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 M.V.Act .1988.

Toll Free: 1-800-103-5499; Other: (0124) 428-5499; SMS "claim" to 56161

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