

Name : **MR DONAKA UMA MAHESWAR RAO**  
Address : S/O D SIVUDAYYA, MAIN STREET  
, PARVATHIPURAM  
GANGAREGUVALASA, KOMARADA, VIZIA  
NAGARAM  
GUMMALAKSHMIPURAM - 535521  
VIZIANAGARAM  
ANDHRA PRADESH  
INDIA

Date : 25/10/2022

**Your Policy Details :**

Policy Number : 0162520794 01 00

Policy Period : From 27/10/2022 to. Midnight  
Of 26/10/2023

Premium Paid : ₹ 8099

Dear MR DONAKA UMA MAHESWAR RAO,

We thank you for reposing your faith in us by renewing your vehicle insurance policy. Your policy has been renewed as per your advice and incorporates changes (if any) requested by you.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You can access policy wordings, on our website [www.tataaiginsurance.in](http://www.tataaiginsurance.in). You may also reach us at our 24\*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording.

We assure you of our best services at all times. Happy driving!

Sincerely,  
For **Tata AIG General Insurance Company LTD.**



**Authorized Signatory**



**CALL US**

**24X7 Toll Free**

Call us on **1-800-266-7780**



**WRITE TO US**

*Tata AIG General Insurance Company Limited*

*A-501, 5th Floor, Building No. 4,  
Infinity Park, Dindoshi, Malad (E),  
Mumbai, India - 400 097.*

**Claims Registration**  
SMS 'CLAIMS' to 5616181 or  
e-mail: [general.claims@tata-aig.com](mailto:general.claims@tata-aig.com)



**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**

Agent/Broker/Producer Name: MAHAMMAD AZARUDDIN

Agent/Broker License Code: POSPBNBPM3265N; Agent/Broker Contact No.: 9133112666

|  |                              |  |   |
|--|------------------------------|--|---|
| <b>Certificate &amp; Policy No.:</b>   | 0162520794 01 00             | <b>Policy Type:</b>                    | Auto Secure - Commercial Vehicle Package Policy |
| <b>Period of Insurance:</b>  | From 00:00 Hrs on 27/10/2022 | <b>Date of Expiry</b>                  | To midnight of 26/10/2023                       |
| <b>Insured Name &amp; Address:</b>   |                              | <b>Premium (Incl. of all tax/cess)</b> | ₹ 8099  |
| MR DONAKA UMA MAHESWAR RAO   |                              | <b>Insured Business/Profession:</b>    | OTHER   |
| S/O D SIVUDAYYA, MAIN STREET, PARVATHIPURAM GANGAREGUVALASA, KOMARADA, VIZIA NAGARAM |                              | <b>Geographical Area:</b>              | India   |
| GUMMALAKSHMIPURAM - 535521   |                              | <b>Registration Authority:</b>         | ANDHRA PRADESH                                  |
| VIZIANAGARAM   |                              | <b>HPA / Hyp / Lease to:</b>           | LAKSHMIFINANCEPRIVATELIMITED                    |
| ANDHRA PRADESH   |                              |  |   |
| INDIA  |                              |  |   |
| Place of supply -ANDHRA PRADESH  |                              |  |   |
| State code -37   |                              |  |   |

| Registration No.   | Make & Model               | Body Type              | Mfg Year                           | Gross Vehicle Weight | Cubic Capacity/KW                     | Public Carrier / Private Carrier             | Engine No                         | Chassis No        |
|--------------------|----------------------------|------------------------|------------------------------------|----------------------|---------------------------------------|--|-----------------------------------|-------------------|
| AP 39 TD 6511      | BAJAJ RE - MAXIMA [DIESEL] |                        | 2019                               |                      | 447                                   | Passenger Carrying Vehicle                   | BBYWKF22189                       | MD2A95AY2KWF32780 |
| IDV of Vehicle (₹) | IDV of Trailer(₹)          | Bi-Fuel/CNG/LPG Kit(₹) | IDV of non-built-in Accessories(₹) |                      | IDV of Externally Built Body Type (₹) | Registered seating capacity including driver | Total Insured Declared Values (₹) |                   |
|                    |                            |                        | Electrical                         | Non-Electrical       |                                       |  |                                   |                   |
| 135,000.00         | 0.00                       | 0.00                   | 0.00                               | 0.00                 | 0.00                                  | 4  | 135,000.00                        |                   |

| A. OWN DAMAGE                                     |          | B. LIABILITY   |            |
|---|----------|--|------------|
| Premium on Vehicle and non electrical accessories | ₹ 343.44 | Basic  | ₹ 6,181.00 |
| Cover for lamps,tyres,tubes (IMT 23)              | ₹ 51.52  | Add : Compulsory PA Cover for Owner-Driver ₹1500000  | ₹ 375.00   |
| Less : 35% for NCB                                | ₹ 138.24 | Add : Legal Liability to paid driver as per (IMT 28) | ₹ 50.00    |
| A. TOTAL OWN DAMAGE PREMIUM                       | ₹ 256.72 | B. TOTAL LIABILITY PREMIUM                           | ₹ 6,606.00 |
| C. TOTAL ADD ON PREMIUM                           | ₹ 0.00   | COMPREHENSIVE PREMIUM(A+B+C)                         | ₹ 6,862.72 |
|   |          | NET PREMIUM  | ₹ 6,863.00 |
|   |          | UGST/SGST @ 9 %                                      | ₹ 618.00   |
|   |          | CGST @ 9 %   | ₹ 618.00   |
|   |          | TOTAL PREMIUM  | ₹ 8,099.00 |

**Drivers Clause:** Persons or classes of persons entitled to drive: Any person including the 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.

**Limitations as to Use:** The Policy covers use only under a permit within the meaning of the motor Vehicle Act 1988 or such a carriage failing under sub section (3) of section 66 of the Motor Vehicle Act 1988 The Policy does not cover use for a)organised racing, b)Pace making, c) Use of Whilst drawing a trailer except the towing (other than for reward of any one disbaed Mechanically propelled vehicle

**Limits of Liability: Under Section II-1 (i)** of policy (Death of or bodily injury): Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.

**Under Section II-1 (ii)** of policy (Third Party Property Damage): ₹ 750,000.00

**Under Section III : PA to Owner Driver CSI:** ₹ 1500000 -/

**Nominee:** D SIVUDAYYA **Relationship:** Father

**Number of claims covered under Depreciation Reimbursement Cover :** NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

**Deductible Under Section - I :** ₹ 500.00 - (Compulsory Deductible : ₹ 500.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ ₹0.00

**No Claim Bonus :** The insured is entitled to a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Subject to: A) IMT Endorsement No.:** 07,21,23,28,40

**B) TATA AIG Auto Secure endorsement No.(TA):** 06

**GSTIN : 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134**

**Policy Servicing Office :** PLOT NO.34, 1ST FLOOR, PEDDAPADU ROAD, NEAR SBI R.L., BRANCH, SRIKAKULAM, ANDHRA PRADESH, SRIKAKULAM, ANDHRA PRADESH, SRIKAKULAM-532001, Tel No:91--, Fax No:91-0

**IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.**

**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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'.

**Note:** This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at [www.tataaiginsurance.in](http://www.tataaiginsurance.in) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

I/we hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act, 1988. In witness whereof this Policy has been signed at SHRIKAKULAM on 25/10/2022

**Receipt No.(s):** 108911037505804 25/10/2022

The stamp duty Of Rs 0.25/- paid In cash Or demand draft Or by pay order, vide Receipt/ Challan no: LOA- NO.CSD/434/2022/3588 dated the 18/08/2022.

**For Tata AIG General Insurance Company LTD.**

  

**Authorized Signatory**

## RECEIPT

**Receipt No. : 108911037505804**

Receipt Date : 25/10/2022

Policy No : 0162520794 01 00

Received with thanks from MR DONAKA UMA MAHESWAR RAO a sum of ₹ **8,099.00** ( Rupees Eight Thousand Ninety Nine And Paise Zero Only) vide Card no. XXXXXXXXXXXX9999

| Sr. No. | Policy Number    | Total Premium (₹) | Utilized from the receipt for policy (₹) | Balance (₹) |
|---------|------------------|-------------------|--|-------------|
| 1       | 0162520794 01 00 | 8,099.00          | 8,099.00                                 | 0.00        |

**Note:**

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

**GSTIN : 37AABCT3518Q1ZV - ANDHRA PRADESH Service Accounting Code : 997134**

Revenue (consolidated) Stamp Duty duly paid vide challan No.LOA\_NO.CSD/270/2022/727 date 10/02/2022 for applicable cases.