

**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- POS****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:	KUKKA SUDHIR			Unique Invoice No.....	: N3642162
Address:	S/O: K SANKARA RAO, DONKADA VEEDHI, PARVTHIPURAM, MANYA SANGAMVALASA, PARVATHIPURAM (M) Andhra Pradesh 535522			Policy No.....	: N3642162
State Code/	37	Country Name:	India	GSTIN:	
Place of Supply:				Date of Issuance.....	: 11/06/2025
Phone Number:		POS Aadhar		Intermediary No. F4000654	
		Number:			
				Policy effective from	0001 hrs 11/06/2025
				To MidNight	10/06/2026
				Geographical Area.....	:

Insured Motor Vehicle Details and Premium Calculations

Registration Mark and No.	Year of Manuf.	Type of body	Make of Vehicle	CC	Coverage	IDV	Engine No.	Chassis No.	Seat Cap.	GVW(KGS)
AP39VF1815	2024	TRAILER	ICV CLASS B.1AB Other Vehicles	1	ACT Only	1		AKUMSM2 4K615JA2T T	1	

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. Own Damage		Amount	B. Third Party		Amount
Basic OD Premium		.00	Basic TP Premium		2485.00
Basic Trailers OD Premium		.00	Basic Trailers TP Premium (IMT 30)		.00
Electrical//Electrical Accessories (IMT 24)		.00	Bi Fuel Kit (IMT 25)		.00
Bi-Fuel Kit		.00	Add:	Geographical Area Extension (IMT 1)	.00
Fibre Glass Fuel tank		.00	PA Owner:Driver		.00
GVW Premium		.00	PA Paid Driver/Cleaner/Conductor (IMT 17)		.00
Add:	Geographical Area Extn (IMT 1)	.00	Legal Liability to Employees (IMT 29)		.00
Overturning Extensions (IMT 47)		.00	Legal Liability to Non Fare Paying PAX (IMT 37)		.00

Commercial Vehicle - Package Policy (UIN : IRDAN106RP0005V01200607)
Attaching to and forming part of Policy Number N3642162

'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to
Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

Hire Reward (IMT 44)	0.00	No Of Non Fare Paying Passengers	
IMT 23	.00	LL To PAX on Ambulance/Hearses (IMT 46)	0.00
Driving Tutions	.00	Legal Liability to Driver	.00
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	Type	%

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	
Additional TP Amount	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

Commercial Vehicle - Package Policy (UIN : IRDAN106RP0005V01200607)
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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 license 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 reward or for organised racing,

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1. Use for hire or reward or for racing pace making reliability trail or speed testing.
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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	Under Section II-I (i) - Such amount as is necessary to meet the requirement of the
The preceding Year 20%	Motor Vehicle Act, 1988.
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%	Deductible under section I -
Preceding 5 consecutive years 50%	
0	

Corporate Identity No (CIN): U74899DL2000PLC107621		
Tie up No.	F4000823	
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		