



CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.					
ADDRESS: VISAKHAPATNAM BRANCH OFFICE					
SHOP NO.2, GROUND FLOOR, PSN COLONY, BESIDE HERO SHOWROOM,					
NEAR SRIKANY THEATRE ROAD, VISAKHAPATNAM 530 016					
ANDHRA UNIVERSITY S.O					
CITY: VISAKHAPATNAM STATE: ANDHRA PRADESH					
GSTIN: 37AABCC6633K5ZE					
Business Location: VIJAYANAGARAM CIE					
Policy Number: 3379/02836043/000/02			Customer Code: 1014898971770001		Cover Note No: -
Name&Communication Address:					
YANAPARTHI SANKARA RAO			S/O Y NAGESWARA RAO,1-99/A MAIN ROAD,NARISIPURAM,,		
MRUTYUNJAYARAYANAGARAM S.O,VIZIANAGARAM			MRUTYUNJAYARAYANAGARAM S.O,VIZIANAGARAM		
ANDHRA PRADESH,PIN- 535522 Mobile-9440399030			ANDHRA PRADESH,PIN- 535522 Mobile-9440399030		
Aadhar No.: -			PAN No.-:		
Period of Insurance: from 16/12/2022 00:00 hours to midnight on 15/12/2023			Business or Profession: Individual		Geographical Area: No Extension
Certificate Number: 3379/02836043/000/02			Issue Date: 15/12/2022		
PARTICULARS OF THE VEHICLE INSURED					
Date of Registration: 15/11/2014		Place of Registration: VIZIANAGARAM		Registration Mark: AP-35-X-2170	
Make: TATA MOTORS	Model: LPT 1109 - H EX2	Variant: H EX2	Vehicle Colour: -	Year of Mfg: 2014	
Type of Body: OPENBODY	Fuel Used: DIESEL	Engine No: 497TC92HVY830096	Chassis No: MAT457403E7H13925		
Cubic Capacity: 3783	K.Watts : 0	Gross Vehicle Weight(GVV): 12990	GVW as per RC: 0	Public/Private Carrier: PUBLIC	Registration Mark(Trailer): -
Licensed Passenger Carrying Capacity: 6	Driver 1	Cleaner: 1	Conductor: 0	Total Seating Capacity Including Driver: 7	Contract No: -
IDV (Insured Declared Value)					
Value of Chassis (Rs): 541500		Value of Body (Rs): 0		For Vehicle (Rs): 541500	For Trailer (Rs): 0
Electrical/Electronic Accessories (Rs): 0		Value of CNG/LPG Kit (Rs): 0		Non-Electrical Accessories (Rs): 0	
Total Value (Rs): 541500					
A. OWN DAMAGE			B. LIABILITY		
	SI	No. of Person	IMT	Premium (Rs)	
Basic OD	541,500.00			10,082.00	
IMT 23	10,082.00		23	1,512.00	
TOTAL				11,594.00	
Less:					
Bonus Discount (25%)				2,898.50	
Sub Total:(discounts)				2,898.00	
Own Damage Premium				8,696.00	
Experience Based Discount (75%)				6,521.63	
GST Discount (5%)				434.78	
TOTAL(A)				1,739.00	
D.ADD-ON COVERS(BENEFITS)					
	Benefit No.	Option No.			
ADD-ON COVERS PREMIUM				0.00	
Add-On Covers Discount				.00	
TOTAL ADD-ON-COVERS PREMIUM (D)				0.00	
E.OTHER CHARGES (NON PREMIUM)					
Chola value added services				0.00	
TOTAL OTHER CHARGES (NON PREMIUM) (E)				0.00	
LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a)Organised Racing. b)Use while driving a Trailer except the towing(other than for reward) of any one disabled mechanically propelled vehicle. c)Pace Making. d)Reliability Trial. e)Speed Testing. f)Use for carrying passengers in vehicles,except employees not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.					
DRIVER CLAUSE: Any person including insured provided that a person driving holds an effective driving licence 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 when not used for the transport of goods at the time of the accident 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.750000 P.A. Cover for the Owner cum Driver Under Section III (CSI)- Rs.1,500,000 Deduction Under Section I: Rs.1000 Additional compulsory deductibles under Section I Rs.0.00					
Additional Imposed deductibles under Section I Rs.0					
Subject to I.M.T. Endt. Nos. and Memorandum: 23,21,40,7.					
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.					
Product Plan:					
Applicable benefit:-					
The policy wordings with detailed terms, conditions,warranties exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com.					
Date and Signature of the proposal 15/12/2022.					
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 warranted that separate value for Chassis and body including cabin has to be declared for insurance failing which assessment of own damage claims will get prejudiced					
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					
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					
No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.					
CVAS NEW :					
As per GR 36A-PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.					
Nominee Details:					
Financier Name & Address: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED,,,.					
Intermediary Name: CHOLA INSURANCE DISTRIBUTION SERVICES PRIVATE LIMITED					
Code: 200572295173					
Contact No: 9966584676					
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.					
Place: CHENNAI		Date:15/12/2022		Receipt No:	
				Receipt Date:	
For Cholamandalam MS General Insurance Company Ltd					
Consolidated Stamp Duty Paid Vide G.O Rt No 433, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 19/10/2022					
Duly Constituted Attorneys(s)					
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 vehicles 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 Information/Claims: Contact Toll Free Helpline at 1800 208 5544: sms "CHOLA" to 56677 For CARE contact 1800 103 5354;					
E-mail: customercare@cholams.murugappa.com; www.cholainsurance.com					
Notes:UIN for this product and the related add-on covers available under this policy are as mentioned in the attached sheet, which forms part of the Policy Schedule.					

Product :
Name :
UIN :

CHOLAMANDALAM MS