



CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: VIJAYAWADA BRANCH OFFICE DOOR NO.- 40-1-48/1, 2ND FLOOR, BEHIND KOTAK MAHINDRA BANK, MG ROAD, VIJAYAWADA- 520010. (AP) DIST - KRISHNA VENKATESWARAPURAM S.O CITY: KRISHNA STATE: ANDHRA PRADESH GSTIN: 37AABCC6633K5ZE			GST Invoice No.: 3379412509360 DATE: 29/11/2022 PAN: AABCC6633K SAC Code: 997134 SAC Description: Motor vehicle insurance services		
Business Location: VIJAYAWADA BRANCH OFFICE			Cover Note No.: -		
Policy Number: 3379/03323253/000/00		Customer Code: 101823807749		Policy Type: Package - Goods Carrying Vehicle	
Name&Communication Address: BIDDIKA THAMMAYYA MAIN ROAD, PARVATHIPURAM, ALLUWADA, KOMARADA, KOMARADA S.O,VIZIANAGARAM ANDHRA PRADESH,PIN- 535521 Mobile--			Name and Registration Address: MAIN ROAD, PARVATHIPURAM, ALLUWADA, KOMARADA, KOMARADA S.O,VIZIANAGARAM ANDHRA PRADESH,PIN- 535521 Mobile--		
Aadhar No.: -			PAN No.: -		
Period of Insurance: from 01/12/2022 00:00 hours to midnight on 30/11/2023			Business or Profession: Individual		Geographical Area: No Extension
Certificate Number: 3379/03323253/000/00			Issue Date: 29/11/2022		

PARTICULARS OF THE VEHICLE INSURED									
Date of Registration: 10/10/2019			Place of Registration: VIZIANAGARAM			Registration Mark: AP-39-TD-4603			
Make: MAHINDRA		Model: BOLERO PICKUP - PW FB 1.7 TPS		Variant: PW FB 1.7 TPS		Vehicle Colour: -		Year of Mfg: 2019	
Type of Body: OPENBODY		Fuel Used: DIESEL		Engine No: TBK1J78315		Chassis No: MA1ZU2TBKK1J72248			
Cubic Capacity: 2523		K.Watts : 0		Gross Vehicle Weight(GVV): 3425		GVW as per RC: 0		Public/Private Carrier: PUBLIC	
Registration Mark(Trailer): -			Contract No: -						
Licensed Passenger Carrying Capacity: 1		Driver: 1		Cleaner: 0		Conductor: 0		Total Seating Capacity Including Driver: 2	
								Chassis No.(Trailer): -	
IDV (Insured Declared Value)									
Value of Chassis (Rs): 344840		Value of Body (Rs): 135000		For Vehicle (Rs): 479840		For Trailer (Rs): 0		Non-Electrical Accessories (Rs): 0	
Electrical/Electronic Accessories (Rs): 0				Value of CNG/LPG Kit (Rs): 0		Total Value (Rs): 479840			
A. OWN DAMAGE					B. LIABILITY				
	SI	No. of Person	IMT	Premium (Rs)		SI	No. of Person	IMT	Premium (Rs)
Basic OD	479,840.00			8,282.00	Basic TP				16,049.00
IMT 23	8,282.00	23		1,242.00	Paid Driver		1	40	50.00
TOTAL				9,524.00	TOTAL				16,099.00
Own Damage Premium				9,524.00	TOTAL PREMIUM(B)				16,099.00
Experience Based Discount (80%)				7,619.20					
TOTAL(A)				1,905.00					
D.ADD-ON COVERS(BENEFITS)					C.PERSONAL ACCIDENT COVERS				
	Benefit No.	Option No.			PA for owner driver	1,500,000.00			350.00
ADD-ON COVERS PREMIUM				0.00	TOTAL PREMIUM(C)				350.00
Add-On Covers Discount				.00					
TOTAL ADD-ON-COVERS PREMIUM (D)				0.00	TOTAL (A+B+C+E)				18,354.00
E.OTHER CHARGES (NON PREMIUM)					TOTAL CONSIDERATION				
Chola value added services				0.00	CGST				1,169.00
TOTAL OTHER CHARGES (NON PREMIUM) (E)				0.00	SGST				1,169.00
					IGST				0.00
					AMOUNT COLLECTED				20,692.00

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Organised Racing, b) Use while drawing 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 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rules of the Central Motor Vehicles Rules 1989.

LIMITS OF LIABILITY: Under Section II - I (1) 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 - I (ii) of the Policy - Damage to Third Party Property - Rs.750000 P.A. Cover for the Owner cum Driver Under Section III (CSI)- Rs.1,500,000.00 **Deduction Under Section 1: Rs.500** Additional compulsory deductibles under Section I Rs.0.00 Additional Imposed deductibles under Section 1 Rs.0

Subject to I.M.T. Endt. Nos. and Memorandum: 23,21,40.

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 29/11/2022.

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.

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:	
Intermediary Name: TURTLEMINT INSURANCE BROKING SERVICES PRIVATE LIMITED Code: 2013965725280013 Contact No: 9820791995	POSP Name: POSP PAN No.: POSP Aadhaar No.:

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: 29/11/2022	Receipt No:	Receipt Date:	For Cholamandalam MS General Insurance Company Ltd.
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Consolidated Stamp Duty Paid Vide G.O Rt No . Commercial Taxes and Registration (il) Department. Tamil Nadu dated

Duly Constituted Attorney(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: customer-care@cholams.murugappa.com; www.cholainsurance.com

Note: UIN for this product and the related add on covers availed under this policy are as mentioned in the attached sheet, which forms part of the Policy Schedule.

Whether tax is payable under reverse charge basis - No.

Cholamandalam MS General Insurance Company Ltd.

Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

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A-ISO 9001:2015 C-45-1

Product : Motor Commercial Vehicle
Name : Package Policy - For Goods
Carrying Vehicles
UIN : IRDAN123RP0003V03100001
NA

CHOLLA MS