

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## Motor Insurance - Private Car Liability Only



2302101284677900000

MR KODURI SRIDEVI FLAT NO-401, NARSAIAH RESIDENCY OLD BOWENPALLY HYDERABAD TELANGANA - 500011 Tel. 8341020608	<b>Vehicle Details</b>		<b>Policy Details</b>	
	Make	RENAULT	Policy No.	2302101284677900000
	Model	-PULSE - RXZ	Period of Insurance	From 16 Oct, 2022 00:01 hrs To 15 Oct, 2023 Midnight
	Registration No	TS-07-ER-8978	Issuance Date	15/10/2022
	RTO	RANGA REDDY	Invoice No.	101284677900000
	Chassis No.	MEEAHBA40BC000047	PAN No.	
	Cubic Capacity /Watts	1461 Seats 5	EIA No.	
	Year of Manufacture	2011 Body Type HATCHBACK		
	Engine No.	D015360		
	Odometer reading:	Four Wheeler Liability Policy		
	Payment Details : Fund Transfer No. LP2210943400 , Date: NaD, Bank Name: BizDirect			
	Email ID : ramprasad696@gmail.com			

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
0	0	0	0	0	0

Premium Details (₹)			
Own Damage Premium(a)	Liability Premium(b)		(₹)
	Basic Third Party Liability:		3416
	LL to Paid Driver (IMT-28)		50
	Net Liability Premium (b)		3466
	Integrated Tax 18%		624
	Total Premium		4090

Geographical Area	India ,	Compulsory Deductible (IMT-22)	0	Voluntary Deductible	0
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Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

Nominee for Owner driver	Appointee
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Named Persons & Nominee(IMT -15)
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**LIMITATIONS AS TO USE:** The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. **Persons or Class 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. **Limits of Liability** 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. The stamp duty of 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/303/2022/1381 dated 29-03-2022 as prescribed in Government of Maharashtra Order No. Mudrank - 2017/CR.97/M-1, dated the 03/JAN/201. I / 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. **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 Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis.

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

null	HSN Code	997134
	BROKER Name : INVICTUS INSURANCE BROKEING SERVICES PVT LTD (TP) BROKER Code : 200218255690 Contact No : 1800-266-0101	For HDFC ERGO General Insurance Company Ltd  A Sharma Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>."

## Motor Insurance - Proposal Form cum Transcript Letter For Private Car Liability only

 2302101284677900000 MR KODURI SRIDEVI FLAT NO-401, NARSAIAH RESIDENCY OLD BOWENPALLY HYDERABAD - 500011 TELANGANA - Tel. 8341020608	<b>Vehicle Details</b>		<b>Proposal Details</b>		
	Make	RENAULT	Proposal No.	2302101284677900000	
	Model	-PULSE - RXZ	Period of Insurance	From 16 Oct, 2022 00:01 hrs To 15 Oct, 2023 Midnight	
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	RTO	RANGA REDDY	Invoice No.	101284677900000	
	Chassis No.	MEEAHBA40BC000047	PAN No.		
	Cubic Capacity	1461 Seats 5			
	Year of Manufacture	2011 Body Type HATCHBACK			
	Engine No.	D015360			
	Odometer reading:	Four Wheeler Liability Policy			
Payment Details : Fund Transfer No. LP2210943400 , Date: NaD, Bank Name:BizDirect					
Email ID : ramprasad696@gmail.com					
<b>Insured's Declared Value (IDV) (₹)</b>					
<b>Vehicle</b>	<b>Electrical Accessories</b>	<b>Non Electrical Accessories</b>	<b>CNG/LPG Kit</b>	<b>Trailer</b>	<b>Total IDV</b>
0	0	0	0	0	0
<b>Premium Details (₹)</b>					
<b>Own Damage Premium(a)</b>	<b>(₹)</b>	<b>Liability Premium(b)</b>	<b>(₹)</b>		
		Basic Third Party Liability:	3416		
		LL to Paid Driver (IMT-28)	50		
		<b>Net Liability Premium (b)</b>	3466		
		Integrated Tax 18%	624		
		<b>Total Premium</b>	4090		
<b>Geographical Area</b>	India ,	<b>Compulsory Deductible (IMT-22)</b>	0	<b>Voluntary Deductible (IMT-22A)</b>	0
Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.					
<b>Nominee for Owner driver</b>		<b>Appointee</b>			
<b>Named Persons &amp; Nominee(IMT -15)</b>					
<b>BROKER Name : INVICTUS INSURANCE BROKEING SERVICES PVT LTD (TP) BROKER Code : 200218255690 Contact No : 1800-266-0101</b>					
<b>Anti rebate clause</b>					
<p><b>Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :</b> 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.</p> <p>2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..</p>					
<b>Terms and Conditions</b>					
<p>I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&amp;C:</p> <p>1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.</p> <p>2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.</p> <p>3) I understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer</p> <p><b>The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.</b></p> <p>If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &amp;/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then <b>Claim will be paid proportionately.</b></p> <p>4) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.</p> <p>5) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.</p> <p><b>GSTIN :-</b> Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance ) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.</p> <p>6) I understand the Proposal No. 2302101284677900000 is issued to me basis on above information.</p> <p>7) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.</p> <p><b>Transcript Declaration :</b> In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.</p>					