

Policy Schedule cum Certificate of Insurance
Motor Two - Wheelers Package Policy - UIN:IRDAN123RP0002V02200203



Policy Number 3361/60329937/000/00	Certificate Number 3361/60329937/000/00
Name & Communication Address: Ms BADE NEELAVENI D/O VALLAPUNAIDU 5 122 PEDDAVEEDHI MRUTYANJAYANAGARAM APPANDORAVALASA PARVATHIPURAM, VIZIANAGARAM, ANDHRA PRADESH, 535522 Mobile : 7207133764 Landline : Mail : RAJESH.BFA@GMAIL.COM Aadhar No: 943215884053 EIA No:	Registration Address: D/O VALLAPUNAIDU 5 122 PEDDAVEEDHI MRUTYANJAYANAGARAM APPANDORAVALASA PARVATHIPURAM, VIZIANAGARAM, ANDHRA PRADESH, 535522
Cover Note Number:	Geographical Area : India
Period of Insurance: From 10/03/2023 00:01 to 09/03/2024 23:59	Business / Profession :

PARTICULARS OF VEHICLE INSURED					
Date of Registration	01/03/2018	Place of Registration	VIZIANAGARAM	Registration Number	AP35AP1270
Make	TVS	Model / variant	APACHE RTR 160 - FRONT DISC ABS BS VI	Type of Body	Solo with pillion
Year of Mfg	2018	Total Seating Capacity	2	Fuel used	PETROL
Cubic Capacity	160	Engine No.	BE4CJ2625567	Chassis No.	MD634BE43J2C24955
Licensed Passenger Carrying Capacity	2				

IDV (Insured's Declared Value)					
Value of Chassis (Rs.)	0	Value of Body (Rs.)	0	For Trailer (Rs.)	0
For Vehicle (Rs.)	52,000	Non-Electrical Accessories (Rs.)		Electrical/Electronic Accessories (Rs.)	0
Value of CNG/LPG Kit (Rs.)	0	Total Value (Rs.)	52,000	Contract Number	

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Premium							
A. Own Damage				B. LIABILITY			
	Sum Insured (Rs.)	IMT	Premium (Rs.)		Sum Insured (Rs.)	IMT	Premium (Rs.)
Basic OD	52,000		961	Basic TP			1,366
TOTAL			961				
Sub Total: (additions)				LL to Paid Driver	1,00,000	28	50
Less:				TOTAL			1,416
Anti-Theft Device - OD		10	0	TOTAL PREMIUM (B)			1,416
Bonus Discount (0 %)			0	C. PERSONAL ACCIDENT COVERS			
Sub Total: (discounts)			0				
Total			961				
Own Damage Premium			961				
Experience based discount (50%)			481				
		0	TOTAL PREMIUM (C)			0	
TOTAL (A)			480	TOTAL PREMIUM (A+B+C+D)			1,896
D. ADD-ON COVERS	Sum Insured (Rs.)	Options	Premium (Rs.)	CGST(9%)			0
				SGST(9%)			0
				IGST(18%)			342
				TOTAL AMOUNT COLLECTED			2,238
Refer our website for Policy Wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list. Call Toll Free: 1800 208 5544 SMS CHOLA to 512777 Visit www.cholainsurance.com Email customercare@cholams.murugappa.com Disclaimer: The Company may contact you for matters related to your policy or to provide details of products & services offered. To opt out from the facility, please register under Do Not Call section on our website.							



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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.						
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 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. 1,00,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs. 15,00,000.00 Deduction Under Section 1: Rs 100 Additional compulsory deductibles under Section 1 Rs. 0 Additional Imposed deductibles under Section 1 Rs.0 Subject to I.M.T. Endt. Nos. and Memorandum : 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. Date and Signature of the proposal 07/03/2023 In witness where of this policy has been signed in lieu of the Cover Note No.:- Date:-						
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 the vehicle should possess a valid POLLUTION UNDER CONTROL certificate during the policy period, failing which assessment of own damage claims will be repudiated. This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule.						
Sl. No.	Name of the Nominee	Relationship	Age of the Nominee	%age of share	Name of the Guardian	Guardian relationship with Nominee
No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.						
NOTE: The 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.						
Financier Name & Address:						
Intermediary Name: Girnar Insurance Brokers Pvt Ltd Code : 2020777215360001 Contact No.: 7551196989						
Place: Chennai		Date: 07/03/2023		for Cholamandalam MS General Insurance Company Limited		
Duly Constituted Attorney(s)						
Business Location : Chennai Head Office, 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001 GST invoice no.: 3361/60329937/000/00 GSTIN:33AABCC12733K1ZQ SAC Code: 997134 SAC Description: Motor Vehicle Insurance Services						
Consolidated Stamp Duty Paid to Commercial Taxes and Registration (j1) Department, Tamil Nadu						
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.						
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". For legal interpretation, English Version will hold good.						

Note: UIN of the add-on cover(s) availed under this policy are mentioned below:

Name of the Add-on cover	UIN
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