

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Registered Office: 2nd Floor "DARE HOUSE", 2, N.S.C. Bose Road, Chennai - 600 001.

Toll free: 1800 208 5544, T: +91(0) 44 4044 5400, F: +91(0) 44 4044 5550

E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); website: [cholainsurance.com](http://cholainsurance.com)

IRDAI Regn. No.123 PAN AABCC6633K CIN: U66030TN2001PLC047977



## POS - Motor Private Car Package Policy

[UIN: IRDAN123RP0001V03100001]

<b>Policy Number: 3362/02800527/000/00</b>				<b>Certificate Number: 3362/02800527/000/00</b>				
<b>Name &amp; Communication Address:</b> KANDUKURI PRAKASH S/O VENKATA CHALAMAJI,00,BANDHAMVARI STREET,PARVATHIPURAM,VIZIANAGARAM DIST., PARVATIPURAM H.O,VIZIANAGARAM ANDHRA PRADESH,PIN- 535501 Mobile: 9550755039   Landline:   Mail: kandukuriprakash@gmail.com				<b>Registration Address:</b> S/O VENKATA CHALAMAJI,00,BANDHAMVARI STREET,PARVATHIPURAM,VIZIANAGARAM DIST., PARVATIPURAM H.O,VIZIANAGARAM ANDHRA PRADESH,PIN- 535501 Mobile- 9550755039, Landline- <b>Period of Insurance:</b> from 29/11/2023 13:16 hours to midnight on 28/11/2024				
<b>Customer ID: 101032320537</b>				<b>Geographical Area:</b> No Extension				
<b>GSTIN:</b> -								
<b>EIA No:</b>								
<b>Cover Note Number:</b> -								
<b>Business / Profession:</b> Individual								
<b>PARTICULARS OF VEHICLE INSURED</b>								
Date of Registration	30/05/2021	Place of Registration	VIZANAGARAM	Registration Number	<b>AP-39-JU-9864</b>			
Make	KIA MOTORS	Model	SELTOS - GTX PLUS AT 1.5 DIESEL	Variant	GTX PLUS AT 1.5 DIESEL			
Year of Mfg	2021	Type of Body	SUV	Fuel Used	DIESEL			
Cubic Capacity	1493	Engine No	<b>D4FAMM253018</b>	Chassis No	<b>MZBET813MMN235063</b>			
Licensed passenger Carrying Capacity	5	Driver	1	Contract No	0			
Vehicle Colour	-	K.Watt		Total Seating Capacity Including Driver	5			
<b>IDV (Insured's Declared Value)</b>								
Value of Chassis (Rs)	0.00	Value of Body (Rs)	0.00	For Vehicle (Rs)	16,00,000.00			
For Trailer (Rs)	0.00	Non-Electrical Accessories (Rs)	0.00	Electrical/Electronic Accessories (Rs)	0.00			
Value of CNG/LPG Kit (Rs)	0.00	<b>Total Value (Rs)</b>	16,00,000.00	Odometer reading (kms):	Anticipated distance to be travelled (kms):			
<b>PREMIUM</b>								
<b>A.OWN DAMAGE</b>						<b>B.LIABILITY</b>		
	Sum Insured (Rs.)	IMT	Premium(Rs)		Sum Insured (Rs.)	No.of Person	IMT	Premium (Rs)
Basic OD	1,600,000.00		51,056.00	Basic TP				3,416.00
Electrical or Electronic Accessories	.00	24	.00	CNG Kit-TP	0		25	.00
Non Electrical or Electronic Accessories	.00		.00	<b>Legal Liability to</b>			28	50.00
CNG Kit-OD	.00	25	.00	TOTAL				3,466.00
TOTAL			51,056.00	Geographical Extension-TP			1	.00
Geographical Extension-OD		1	.00	Vintage Car Discount-TP				0
Sub Total:(additions)			.00	<b>TOTAL PREMIUM(B)</b>				3,466.00
Less:			.00	<b>C.PERSONAL ACCIDENT COVERS</b>				
Anti-Theft Device-OD		10	.00	PA for owner driver	15,00,000.00			425.00
Bonus Discount			.00	Unnamed PA cover	1,00,000.00	5	16	250.00
Sub Total:(discounts)			.00	<b>TOTAL PREMIUM(C)</b>				675.00
<b>Own Damage Premium</b>			51,056.00	TOTAL (A+B+C+D)				24,132.00
Experience Based Discount			43,398.00	TOTAL CONSIDERATION				24,132.00
<b>TOTAL(A)</b>			7,658.00	CGST (9%)(Rs.)				2,172.00
<b>D.ADD-ON COVERS(BENEFITS)</b>	Benefit No	Option No.	Premium(Rs)	SGST (9%)(Rs.)				2,172.00
POS - Waiver of depreciation	3	100%	12,000.00					
Key Replacement Cover	24		333.00					
Chola Value Added Services - Private Car			0.00					
CVAS New			0.00					
<b>ADD-ON COVERS PREMIUM</b>			12,333.00					
<b>TOTAL ADD-ON-COVERS PREMIUM(D)</b>			12,333.00					
Break In Loading			0					
<b>TOTAL-OTHER SERVICE CHARGES(NON PREMIUM)(E)</b>			.00					

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**POS - Motor Private Car Package Policy**  
[UIN: IRDAN123RP0001V03100001]

IGST (0%)(Rs.)				0.00
TOTAL AMOUNT COLLECTED				28,476.00



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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) Use 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.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section III (CSI)- Rs.15,00,000.00

**Deduction Under Section 1: Rs.1000**

**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: 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.

**Applicable benefits: 3,24**

**Please visit our website for Policy terms and conditions**

Date and Signature of the proposal 29/11/2023 2:11:21 PM. In witness where of this policy has been signed in lieu of the Cover Note No.: - Date:-

**Warranties:** Notwithstanding anything contained in the Policy, it is warranted that Maximum Liability of the company under Nil Dep cover shall not exceed 2 claims during the Policy Period.

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.

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 is applicable at the end of the policy period.						

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.

**Financier Name & Address: SHRIRAM FINANCE LTD,-**

**Intermediary Name: CHOLA INSURANCE DISTRIBUTION SERVICES PRIVATE LIMITED**

**Code: 200572295173**

**Contact No: 9440384378**

**POSP Name: M SRIKANTH**

**POSP PAN No.: BDIPM3453K**

**POSP Aadhaar No.: 286662655107**

For Cholamandalam MS General Insurance Company Ltd.

Place: CHENNAI Date: 29/11/2023

Receipt No: Receipt Date:

Duly Constituted Attorney(s)

**Business Location: PARVATHIPURAM CIE**

RAJIV MARG, OPP SRIKANTH HOTEL / APGV BANK PARVARHIPURAM

VIZIANAGARAM DIST, AP

PARVATHIPURAM H.O VIZIANAGARAM ANDHRA PRADESH

GST Invoice No: 3362482824746 | GSTIN: 37AABCC6633K5ZE | SAC Code: 997134 | SAC Description: Motor vehicle insurance services

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required

In compliance with Rule 54(2) of CGST Rules, 2017.

Consolidated Stamp Duty Paid Vide G.O. Rt No.379, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 27/09/2023.

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 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.

Whether tax is payable under reverse charge basis - No

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