

Date : 16/12/2023

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Policy No. : VC357339
Mr. MAJHI GOPAL
SO VENKATA NAIDU,
ALAMONDA BANDHUGAON,
KORAPUT ODISHA,
CUTTACK,
ODISHA, Pincode : 764027
Telephone(Mob) : 9550755039
Email Id : SOFTPRO.PPM@GMAIL.COM
Intermediary Name : GIRNAR INSURANCE BROKERS PVT
LTD - MTD
FPV

Dear Mr. MAJHI GOPAL

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VC357339**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customer conveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policy terms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

****NCB has been allowed 25% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker**. Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

2nd Floor, Sri Vidya Nilayam

No. 59A-17/2-6A, Teachers Col

Fun Times Road, Near Gurunanak

Colony, Vijayawada

Andhra Pradesh, 520007

For Future Generali India Insurance Co. Ltd.



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregeneraliali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Tax Invoice

| INSURED DETAILS | | | |
|-------------------------------------|---|-------------------------------------|---|
| Policy Number | : VC357339 | Address of Service Provider: | Off Code-40,Future Generali India Insurance Co Ltd, 2nd Floor, Sri Vidya Nilayam, No. 59A-17/2-6A, Teachers Col, Fun Times Road, Near Gurunanak, Colony, Vijayawada, Andhra Pradesh, Pincode - 520007 |
| Invoice Number | : 202337PNT0053660 | Area Code | : Vijayavada Branch Office |
| Reverse Charge | : No | FGI State Code | : 37 |
| Name of Insured/Proposer | : Mr. MAJHI GOPAL | FGI GSTIN Number | : 37AABCF0191R1Z8 |
| Address | : SO VENKATA NAIDU, ALAMONDA BANDHUGAON, KORAPUT ODISHA, CUTTACK, ODISHA, Pincode- 764027 | FGI PAN Number | : AABCF0191R |
| Place of Supply(State Code): | 21 | Intermediary Name \ Code: | GIRNAR INSURANCE BROKERS PVT LTD \ 60055177 |
| GSTIN / UIN Number | : - | Date of Issue / Invoice Date | : 16/12/2023 |
| Period of Insurance | : From 00:00 hours of 18/12/2023 To Midnight of 17/12/2024 | HSN | : 997134 |
| | | Nature of Service | : General Insurance Service |

Received with thanks from a sum of ₹ 12,084.00 towards Premium on the above mentioned policy.

| PARTICULARS | TAX(%) | PREMIUM (₹) |
|---|--------|---------------|
| Gross Premium | | 10,241.00 |
| Add : IGST | 18% | 1,843.38 |
| Add : Cess | | - |
| Total (Rounded to nearest rupee) | | 12,084.00 |

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- 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.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 16/12/2023

**Future Secure - Private Car**

| CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989 | | | | |
|---|------------------------|---|-------------------|-----------|
| Policy Servicing : Off Code-40, Future Generali India Insurance Co Ltd, 2nd Floor, Sri Vidya Nilayam, No. 59A-17/2-6A, Teachers Col, Fun Times Road, Near Gurunanak, Colony, Vijayawada, Andhra Pradesh, Pincode- 520007., Tel_No: - | | | | |
| Policy No. : VC357339 | | Period of Insurance : From 00:00 hrs of 18/12/2023 To Midnight of 17/12/2024. | | |
| Insured : Mr. MAJHI GOPAL | | Covernote No : - Dated: Zone: B | | |
| Address : SO VENKATA NAIDU, ALAMONDA BANDHUGAON, KORAPUT ODISHA, CUTTACK, ODISHA, 764027 | | Intermediary Name/Code : GIRNAR INSURANCE BROKERS PVT LTD / 60055177 | | |
| | | Telephone(Mob,Hom) : 7551196989/7551196989 | | |
| | | Email ID : insurance.backoffice@girnarsoft.com | | |
| GSTIN Number : - | | FGI GSTIN Number : 37AABCF0191R1Z8 | | |
| INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION | | | | |
| Registration No., RTA Location | Make/Model of Vehicle | Engine No. | Chassis No. | |
| OD02Q5597 BHUBANESWAR | MAHINDRABOLEROXL 9 STR | GHE4D72507 | MA1WG2GHKE5E71557 | |
| Year of Manufacture | Cubic Capacity | Type of Body | Seating Capacity | Premium |
| 2014 | 2523 | Saloon | 9 | 12,084.00 |
| DRIVERS CLAUSE :- 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. | | | | |
| LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- 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. | | | | |
| Geographical Area : INDIA | | | | |
| 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule. | | | | |
| IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not. **NCB has been allowed 25 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles). | | | | |
| LIMITS OF LIABILITY | | | | |
| Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988 | | Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event. | | |
| Under Section III : PA Owner – Driver as per premium computation table | | Compulsory Deductible Under Sec I - ₹ 2,000.00 | | |
| Hypothecation Agreement with:- NIL | | | | |

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL

The nominee for Compulsory PA to owner driver cover is 01) LEGAL HEIR, aged :21 Years, Relationship : Legal Executor,
Nomination % : 100%


Policy No : VC357339 **Period Of Insurance : From 00:00 hrs of 18/12/2023 To Midnight of 17/12/2024**
INSURED'S DECLARED VALUE

| For Vehicle - ₹ | For Non Elec Accessories - ₹ | For Side Car-₹ | For Elec Accessories- ₹ | For Bi-Fuel Kit (CNG/LPG) - ₹ | Total Value-₹ |
|-----------------|------------------------------|----------------|-------------------------|-------------------------------|---------------|
| 230,000 | - | - | - | - | 230,000 |

SCHEDULE OF PREMIUM

| PARTICULARS | ₹ | ₹ |
|--|----------|-----------|
| A-OWN DAMAGE | | |
| Basic Premium on Vehicle | 2,018.25 | |
| **Less : No Claim Discount 25% | 504.56 | |
| Total Own Damage Premium (A) (rounded off) | | 1,514.00 |
| B-LIABILITY | | |
| Basic Premium including Premium for TPPD | 7,897.00 | |
| Add : Compulsory PA to Owner-Driver Rs. 15 lacs | 330.00 | |
| Add : PA to persons other than Owner/Driver (No. of persons 9) PA Limit Rs. 100000 per person. | 450.00 | |
| Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1) | 50.00 | |
| Total Liability Premium (B) | | 8,727.00 |
| Total Annual Premium (A+B) | | 10,241.00 |
| Total Premium for the Policy Period | | 10,241.00 |
| Goods and Service Tax | | 1,843.38 |
| Total Premium (rounded off) | | 12,084.00 |

Class of Vehicle: Private Car **Subject to Endorsement Nos. 22 ,16 ,28 ,15 ,**

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 M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Y9279029
Date of Issue : 16/12/2023
Place of Issuance : Mumbai*

*Address as mentioned below

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 16/12/2023

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

Stamp Duty of Rs. 0.50/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No.(LOA/ENF-2/CSD/09/2023/(Validity Period Dt. 24-11-2023 To Dt. 31-03-2024)/4754, Dated 23-11-2023.)

Product UIN : IRDAN132RP0001V05201213

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Dear MAJHI GOPAL,

We wish to inform you that the Insurance policy number VC357339 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

| Future Secure - Private Car - TRANSCRIPT/DECLARATION | | |
|--|--|---|
| Sr No | Insured Details | |
| 1 | Insured Name | MAJHI GOPAL |
| 2 | Registration address of the Insured | SO VENKATA NAIDU, ALAMONDA BANDHUGAON, KORAPUT ODISHA, CUTTACK, ODISHA, 764027 |
| 3 | Communication address of the Insured | SO VENKATA NAIDU, ALAMONDA BANDHUGAON, KORAPUT ODISHA, CUTTACK, ODISHA, Pincode :- 764027 |
| 4 | Residence Telephone no | 9550755039 |
| 5 | Mobile no | 9550755039 |
| 6 | Email id | SOFTPRO.PPM@GMAIL.COM |
| Policy Details | | |
| 7 | Policy Number | VC357339 |
| 8 | Risk start time and date | 18/12/2023/00:00 |
| 9 | Risk end date | 17/12/2024 |
| 10 | Renewal NCB % | 25% |
| Vehicle Details | | |
| 11 | Make and Model of vehicle insured | MAHINDRABOLEROXL 9 STR |
| 12 | Registration No | OD02Q5597 |
| 13 | Engine No | GHE4D72507 |
| 14 | Chassis No | MA1WG2GHKE5E71557 |
| 15 | Cubic Capacity | 2523 |
| 16 | Year of Manufacturing | 2014 |
| 17 | RTO where vehicle is/will be registered | BHUBANESWAR |
| 18 | Seating Capacity | 9 |
| 19 | Date of Registration / Purchase | 19/06/2014 |
| 20 | Usage of the vehicle | PV |
| 21 | Fuel Type | Diesel |
| 22 | Hypothecation/Lease/Hire Purchase | |
| 23 | Bank Name | |
| 24 | Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle) | Yes |
| Previous Insurance Details | | |
| 25 | Previous Insurer Name | IFFCO Tokio General Insurance Co. Ltd. |
| 26 | Expiring Policy No | 31007939710100 |
| 27 | Expiring Policy Expiry Date | 17/12/2023 |
| 28 | No Claim Bonus % under expiring policy | 20.00 % |
| 29 | Is there any claim in expiring policy | N |

| IDV Details | | |
|-----------------------------|---|----------------|
| 30 | Vehicle IDV on Renewal | ₹.230,000 |
| 31 | Electrical Accessories IDV | ₹.0 |
| 32 | Non Electrical Accessories IDV | ₹.0 |
| 33 | CNG IDV | ₹.0 |
| 34 | Add on Plan | |
| Third Party Coverages Opted | | |
| 35 | Basic Premium including Premium for TPPD | Opted |
| 36 | Add:-Trailers | Not Opted |
| 37 | Less : Limit of Liability under sec II-1(ii)-₹. 6000 | Not Opted |
| 38 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 39 | Add : Geographical Area Extn | Not Opted |
| 40 | Add : Compulsory PA to Owner-Driver ₹. 15 lacs | Opted |
| 41 | Add : PA to persons other than Owner/Driver (No. of persons 9)PA Limit ₹.100000 per person. | Opted |
| 42 | Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person. | Not Opted |
| 43 | PA to Named Persons other than Owner Driver As per Annexure attached | Not Opted |
| 44 | Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1) | Opted |
| 45 | Add : Legal Liability to (No. of persons 0) | Not Opted |
| 46 | Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs | Not Opted |
| Own Damage Coverages Opted | | |
| 47 | Basic Premium on Vehicle | Opted |
| 48 | Add : Non-Electrical Accessories | Not Opted |
| 49 | Add : Electrical/Electronic Accessories | Not Opted |
| 50 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 51 | Add : Trailers | Not Opted |
| 52 | Add : Geographical Area Extn | Not Opted |
| 53 | Add : Embassy Loading | Not Opted |
| 54 | Add : Fibre Glass Tanks | Not Opted |
| 55 | Add : Driving Tutions | Not Opted |
| 56 | Add : Rallies | Not Opted |
| 57 | Less : Anti Theft | Not Opted |
| 58 | Less : Vehicles Specially Designed/Modified For Handicapped Persons | Not Opted |
| 59 | Less : Use confined to own premises | Not Opted |
| 60 | Less : Automobile Association Membership | Not Opted |
| 61 | Less : Vintage Car | Not Opted |
| 62 | Less : Voluntary Deductible-₹. 0 | Not Opted |
| 63 | Add : Add-on Premium | Not Opted |
| Nominee Details | | |
| 64 | Nominee Name | LEGAL HEIR |
| 65 | Nominee Relationship with Insured | Legal Executor |
| 66 | Nominee Age in Y or M | 21Y |
| 67 | Nominee % | 100 |
| 68 | Appointee Name | - |
| 69 | Relationship of Appointee with Nominee | - |

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars Including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])

In consideration of the payment of an additional premium It is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily Injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle Insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result In:-

| Details of Injury | Scale of Compensation |
|---|-----------------------|
| i) Death | 100% |
| ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye | 100% |
| iii) Loss of one limb or sight of one eye | 50% |
| iv) Permanent Total Disablement from injuries other than named above | 100% |

Provided always that :-

(1) compensation shall be payable under only one of the items (i) to (iv) above In respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or Injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) Intentional self Injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of Intoxicating liquor or drugs.

(3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge In respect of the Injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

*The capital Sum Insured (CSI) per passenger is to be inserted.

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER OR CLEANER

(For vehicles rated as Private cars and Motorised two wheelers [not for hire or reward] with or without side car)

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

| Details of Injury | Scale of Compensation |
|---|-----------------------|
| i) Death | 100% |
| ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye | 100% |
| iii) Loss of one limb or sight of one eye | 50% |
| iv) Permanent Total Disablement from injuries other than named above | 100% |

Provided always that :

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

(4) not more than...** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle insured is to be inserted.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorized two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.