

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



Private Car Package Policy



2302204764684403000

MR SATYA PRAKASH AGRAWAL Communication Address: FLAT NO 08097 SOBHA DREAM ACRES PANATHUR ROAD BANGALORE BENGALURU KARNATAKA - 560087 Tel. 8147675484	Vehicle Details			Policy Details	
	Make	MARUTI		Policy No.	2302 2047 6468 4403 000
	Model	VITARA BREZZA-ZXI PLUS(1462 CC)		Period of Insurance	From 07 Jul, 2025 00:01 hrs To 06 Jul, 2026 Midnight
	Registration No	KA-03-NM-7597		Issuance Date	03/07/2025
	RTO	BENGALURU		Invoice No.	204764684403000
	Chassis No.	MA3NYFF1SNE953078			
	Cubic Capacity /Watts	1462	Seats 5		
	Year of Manufacture	2022	Body Type SUV		
	Engine No.	K15BN 1313047		EIA No.	Not provided
	Odometer reading:	5600			
Payment Details : 1122507714837 , Date: NaD, Bank Name:BizDirect					
Email ID : satagraw@cisco.com GSTIN No :					

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
768,024	0	0	0	0	768,024

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage:	2521	Basic Third Party Liability:	3416
Total Basic Premium	2521	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (25%)	630	PA Cover for Un-Named Persons of 40000 Each (for 5 Persons) (IMT-16)	100
Add on Coverages		Net Liability Premium (b)	3566
Total - Less	630	Total Package Premium (a+b)	8145
Add on Coverages		Integrated Tax 18%	1466
Zero Depreciation (IRDAN125RP0001V02201415/A0021V01201415)	2688		
Pay as You Drive Kilometre Benefit ()	0		
Total - Add on	2688		
Net Own Damage Premium (a)	4579	Total Premium	9611

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible	0
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Previous Policy No.	2302204764684402000	Valid	07/07/2024 to 06/07/2025 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	0%
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If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

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.

Hypothecated(IMT-7) with: ORIX LEASING & FINANCIAL SERVICES INDIA LTD

Special Conditions :

Pay as You Drive – Kilometre benefit Table

Mileage Band	% of Basic Own Damage premium
0-2,500 Kms	25.0%
2,501-5,000 Kms	17.5%
5,001-7,500 Kms	10.0%
7,501-10,000 Kms	5.0%
> Above 10,000 Kms	0.0%

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): ₹ 0 **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 Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt.15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M,Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425,Dt. 03/10/2024) as prescribed in Government of Maharashtra Order No. Mudrank 2017/CR.97/M-1, Dt.09/01/2018. 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.

"Please note that your communication address is treated as the address for underwriting purposes, which is generally address where you would be currently and temporarily residing, and is different from your permanent address. Details alongwith the proof for your permanent address is provided either from reference of C-KYC Registry and/or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch if case you intend to change the 'permanent address' provided."

Goods and Service Tax for this invoice is not payable under reverse charge basis.

Branch : NO. 2/1-1, 2ND FLOOR, 11TH MAIN ROAD, JAYANAGAR, BANGALORE. BENGALURU, 560011. Phone No. : +91-80-26638830

Goods and Service Tax Registration No: 29AABCL5045N1Z4	HSN Code	997134
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HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Private Car Package Policy




2302204764684403000

	BROKER Name : MARSH INDIA INSURANCE BROKERS PRIVATE LIMITED BROKER Code : 200582243774	For HDFC ERGO General Insurance Company Ltd  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 Package


2302204764684403000
MR SATYA PRAKASH AGRAWAL
FLAT NO 08097 SOBHA DREAM ACRES PANATHUR ROAD
BANGALORE BENGALURU - 560087
KARNATAKA - Tel. 8147675484

Vehicle Details

MakeMARUTIModelVITARA BREZZA-ZXI PLUS(1462 CC)Registration NoKA-03-NM-7597RTOBENGALURUChassis No.MA3NYFF1SNE953078Cubic Capacity1462Seats5Year of Manufacture2022Body TypeSUVEngine No.K15BN 1313047Odometer reading:5600

Proposal Details

Proposal No.2302204764684403000Period of InsuranceFrom 07 Jul, 2025 00:01 hrsTo 06 Jul, 2026 MidnightIssuance Date03 Jul 2025Invoice No.204764684403000

Payment Details : 1122507714837 , Date: NaD, Bank Name:BizDirect
Email ID : satagraw@cisco.comGSTIN No :

Insured's Declared Value (IDV) (₹)

Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
768024	0	0	0	0	768024

Premium Details (₹)

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Basic Own Damage:2521	Basic Third Party Liability:3416
Total Basic Premium2521	LL to Paid Driver (IMT-28)50
Less: No Claim Bonus (25%)630	PA Cover for Un-Named Persons of 40000 Each (for 5 Persons) (IMT-16)100
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Zero Depreciation (IRDAN125RP0001V02201415/A0021V01201415)2688	
Pay as You Drive Kilometre Benefit ()0	
Total - Add on2688	
Net Own Damage Premium (a)4579	Total Premium9611

Geographical AreaIndia

Compulsory Deductible (IMT-22)1,000

Voluntary Deductible (IMT-22A)0

Previous Policy No.2302204764684402000

Valid07/07/2024 to 06/07/2025 of HDFC ERGO GENERAL INSURANCE CO.LTD.

NCB0%

If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

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7,501-10,000 Kms	5.0%
> Above 10,000 Kms	0.0%

BROKER Code : 200582243774
BROKER Name : MARSH INDIA INSURANCE BROKERS PRIVATE LIMITED

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 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.
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..

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:
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.
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.
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
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.
If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ 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 Claim will be paid proportionately.
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.
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.
GSTIN :- 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.
6) I understand the Proposal No. 2302204764684403000 is issued to me basis on above information.
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.
Transcript Declaration : 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 /



Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

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.