

Date : 20 Jul 2016

Policy Number : FTW/I2214711/2C/07/004641

MR AKHILESH SINGH GOSAIN  
42/A LAXMI NAGAR  
DEWAS-455001  
MADHYA PRADESH  
Phone Number: 9766914701  
akhilesh1786@gmail.com

To update your contact  
details, kindly call  
**080-49123900**

Dear MR AKHILESH SINGH GOSAIN,

We thank you for choosing Bharti AXA General Insurance.

Your SMART Motor Two Wheeler policy No FTW/I2214711/2C/07/004641 is enclosed. The terms, conditions, guidelines and other relevant details of your insurance coverage are available in the enclosed policy document.

Bharti AXA General Insurance is amongst the fastest growing multi-line general insurance companies in India. We are the first GI company in India to be both ISO9001:2008 and ISO27001:2005 certified in our first year of operations.

Our bouquet of products is designed to cover all your insurance needs: from Health insurance, Motor insurance, Personal Accident Insurance, Home insurance to other insurances pertaining to your Business. To know more about our product range or to buy online, kindly visit [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in).

In order to assist you and service you better, we provide



Tie-up with 2000+ garages & over 4300 Hospitals across India that offer cashless facility



24x7 claims assistance



A quick and hassle free Claims Settlement process.

Visit us at [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in) to know more. We take pride in going the extra mile in our service and look forward to a lasting relationship.

Should you require any further assistance on your policy or would like to know more about our products, please do reach  
**BHARTI AXA GENERAL INS.CO.LTD. (2C000007) at (Office)**  
**080-40260100 , (Res.) 080-40260100.**

Warm regards,



Rajagopal G.

Head-Operations and Claims

Registered Office Address:

**BHARTI AXA GENERAL INSURANCE COMPANY LTD**  
1st Floor, Ferns Icon, Survey No.28, Doddanekundi,  
Bangalore - 560037. INDIA. IRDA Regn. No.139

Tel:91 80 40260100 Fax:80 40260101

Insurance is the subject matter of solicitation.WL/08/13





**BHARTI AXA GENERAL INSURANCE COMPANY LTD**

1st Floor, Ferns Icon, Survey

No.28, Doddanakundi village


K.R.Puram Hobli

Bangalore 560037

Tel:91 80 40260100 Fax:80 40260101

Email: customer.service@bharti-axagi.co.in

**SMART Motor Two Wheeler****TAX INVOICE****NEW BUSINESS****Original**

<b>POLICY INFORMATION</b>		<b>Policy No. : FTW/I2214711/2C/07/004641</b>	
Source		: 2C000007	
Insured		: AKHILESH SINGH GOSAIN	
Address		: 42/A LAXMI NAGAR DEWAS-455001 MADHYA PRADESH	
Period of Insurance		: From 16/07/2016 To 15/07/2017 (Both Dates Inclusive)	
Transaction No.		: 00001	
Billing Currency		: INR	Exchange Rate : 1.0000
<b>Gross Premium INR</b>	<b>Charges INR</b>		<b>Total Payable INR</b>
1,008.02	(S.TAX 14.00%) 140.42		1,153.46
<div style="text-align: right;"><b>BHARTI AXA GENERAL INSURANCE COMPANY LTD</b>  Authorized Signature</div>			
Issued by - INB3405 on 20/07/2016			

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**SMART Motor Two Wheeler  
CERTIFICATE OF INSURANCE AND SCHEDULE  
NEW BUSINESS  
Original**

## ■ Form 51 of the Central Motor Vehicle Rules, 1989

CERTIFICATE/POLICY NO. : **FTW/I2214711/2C/07/004641** Account No. : **2C000007**

Policy Type : **Two Wheeler - Comprehensive Insurance Policy**

Period of Insurance : **From 00::0 Hours on 16/07/2016 To Midnight on 15/07/2017**

Premium Paid (incl. S. Tax) : **INR 1,153.46**

Name of Policy Holder : **AKHILESH SINGH GOSAIN**

Address : **42/A LAXMI NAGAR  
DEWAS-455001  
MADHYA PRADESH**

Under Hire Purchase :  
/Hypothecation/Lease with

Geographical Area :

Regn. No. : **MP41MM3542** Place of Regn.: **DEWAS**

Make/Model : **HONDA CB SHINE**

Year of Manufacture : **2012** Body Type :

Seating Cap. (Incl. Driver) : **0002** Engine C.C. : **124**

Public Carrier / Private Carrier : **Two Wheelers**

Chassis No. : **ME4JC36JJC7177760** Engine No. : **JC36E7270227**

IDV of the Vehicle : **INR 32,547.00**

Bi - Fuel (CNG/LPG) : **0.00**

IDV of Non build in Accessories : **Electrical 0.00 Non-Electrical 0.00**

Total Insured Declared Value of the Vehicle : **32,547.00**

**Schedule of Premium****A. Own Damage Premium**

Premium on Vehicle and non Electrical Accessories : **INR 555.90**

NCB 25.00% : **INR 138.98**

Load / Discount : **INR -83.38**

A. Total Own Damage Premium : **INR 334.00**

**B. Liability Premium**

Basic : **INR 619.00**

Add: PA benefits as per Endt. IMT 16 : **INR 0.00**

Comp. PA : **INR 50.00**

B. Total Liability Premium : **INR 669.00**

Net Annual Premium (A+B) : **INR 1,003.00**

Add Service Tax (Annual) : **INR 140.42**

TOTAL ANNUAL PREMIUM : **INR 1,143.42**

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**SMART Motor Two Wheeler  
CERTIFICATE OF INSURANCE AND SCHEDULE  
NEW BUSINESS  
Original****Driver's Clause: Persons or Classes of person 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.

**Limitation As To Use**

Use only for social, domestic and pleasure purposes and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use of any purpose in connection with Motor Trade.

**Limits of Liability**

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.

Under Section II-1 (ii) of the policy : **INR 100,000.00**  
(Damage to Third Party Property)

P.A Cover for Owner- Driver under Section : **INR 100,000.00**  
III: CSI

Deductible under Section - I

Compulsory Deductible **INR 100.00**

Name of Nominee : **MANJIT SINGH GOSAIN**

Age of Nominee : **58**

Owner Driver's relationship with Nominee : **FATHER**

**Subject to Indian Motor Tariff Endorsement (nos)**

I022 I015

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 XI of Motor Vehicles Act, 1988. In witness of this Policy has been signed at -

\_\_\_\_\_ on \_\_\_\_\_ in lieu of covernote no. dated

Receipt no. : 07374567

Service Tax Registration no. : AADCB2008DST001

For detailed policy wordings, inclusions, exclusions and other terms governing your policy, please log onto [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

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**CERTIFICATE OF INSURANCE AND SCHEDULE**  
**NEW BUSINESS**  
**Original**

**BHARTI AXA GENERAL INSURANCE COMPANY LTD****Authorized Signature****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's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"

The Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company.

Issued by - **INB3405** on **20/07/2016****BHARTI AXA GENERAL INSURANCE COMPANY LTD**

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## Transcript of Proposal for SMART Motor Two Wheeler - Package Policy

Dear AKHILESH SINGH GOSAIN,

This is to inform you that the contract under policy number FTW/I2214711/2C/07/004641 has been finalized, based on the information and declaration provided by you, the transcript whereof is mentioned below. We request your confirmation of the same. We would request you to get in touch with us within 10 days in case of any disagreement or any changes with respect to information mentioned below. Please note that the policy has been issued based on the details mentioned in this transcript. We advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

The details that we have received from you is as mentioned below:

### I. Proposer details

<b>Proposer's Name</b>	:	AKHILESH SINGH GOSAIN
<b>Proposer's Address</b>	:	42/A LAXMI NAGAR DEWAS-455001 MADHYA PRADESH
<b>Proposer's E-mail id</b>	:	akhilesh1786@gmail.com
<b>Proposer's Residential Number</b>	:	
<b>Proposer's Mobile Number</b>	:	9766914701

### II. Insured Vehicle Details

Registration Number	Vehicle Make/ Model/ Sub Type	Year of Manufacture	Fuel Type
MP41MM3542	HONDA CB SHINE	2012	PETROL

Month / Year of Registration	Engine Number	Chassis Number
	JC36E7270227	ME4JC36JJC7177760

Seat Cap.	CC	Vehicle Insured Declared Value INR	Elec Acc	Non Elec Acc	CNG / LPG Unit	Total Insured Declared Value INR
0002	124	32,547.00	0.00	0.00	0.00	32,547.00

### III. Coverages opted

1. Period of Insurance: From **16/07/2016 00:00:00** To **15/07/2017 (Midnight)**
2. Is your vehicle fitted with LPG/CNG kit: **No.**
3. Electrical Accessories cover Opted (If Applicable) : **No.**
4. Non - Electrical Accessories cover Opted (If Applicable): **No.**
5. Is Voluntary Excess opted: **No.**  
Amount of voluntary excess opted: INR **0.00**
6. Provision for Nominee of PA cover provided to owner-driver:  
**NOMINEE NAME : MANJIT SINGH GOSAIN**  
**NOMINEE AGE : 58**  
**NOMINEE RELATIONSHIP : FATHER**
7. Is any additional compulsory deductible imposed and agreed upon: **No.**  
Amount of additional compulsory deductible imposed: **NA**
8. Whether geographical area extension is opted: **No.**  
Details of Countries to which geographical area extension cover is given: **NA**
9. Is LL to person for Paid driver/Operation/Maintenance opted: **No.**
10. Whether PA cover is opted for paid driver other than owner driver: **Yes.**  
Sum Insured for Paid Driver: INR **100,000.00**
11. Whether PA cover is opted for passengers: **No.**  
Sum Insured per Passenger: INR **NA**
12. Is TPPD restricted to statutory limit of INR 6000? : **No.**
13. Premium for Liability coverage, quoted and agreed upon is: INR **669.00**
14. Premium for OD coverage, quoted and agreed upon is: INR **334.00**
15. Total Premium (excluding Service Tax and Education Cess) for Liability and OD coverages, quoted and agreed upon is: INR **1,003.00**
16. NCB (No Claim Bonus) claimed by you and granted by us based on your declaration of no claim during your previous policy: **25.00**
17. About the last insurance company  
(i) Insurance Provider: **BHARTI AXA GIC LTD**  
(ii) Previous Policy No: **S8429036** Policy Expiry Date **11/07/2016**
18. Whether your vehicle is Hypothecated and if so, the details of Pledgee whose name is registered by us:  
**No.**  
**Name of Pledgee : NA**
19. Whether LL to employees is opted: **No.**
20. Whether vehicle is fitted with Anti theft devices: **No.**
21. Add on Cover(s) opted: **No.**  
Plan name: **NA**

Please feel free to contact any of our policy servicing branches as mentioned on our Website for any queries. Alternatively, you could call us or mail us on the details as provided below.

Toll free Number: **IRDA Regn. No.139**  
Email address: **customer.service@bharti-axagi.co.in**  
Website: **www.bharti-axagi.co.in**

**For Bharti AXA General Insurance Co Ltd.**



**Authorized signatory**