HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Private Car Standalone OD Only





Vehicle Details **Policy Details** Make 2311 1001 0639 9700 000 HYUNDAI Policy No. Model 120-1.2 ASTA WITH AVN(1197 CC) Period of From 07 Apr, 2022 00:01 hrs Insurance To 06 Apr, 2023 Midnight Registration No GJ-27-BG-5432 RTO AHMEDABAD EAST Issuance Date 05/04/2022 Ms TESTHJGG FHFFFHGF 100106399700000 Chassis No. 12345678901234567 Invoice No. ADD 1 ADD2 JGHGGYGY ADD 1 ADD2 JGHGGYGY **AHMEDABAD** Cubic Capacity /Watts 1197 Seats 5 GUJARAT - 380001 Tel. 8793700678 Year of Manufacture 2019 Body Type HATCHBACK Engine No. 1234567 EIA No. Not provided Payment Details: 1122204081410, Date: 05/04/2022, Bank Name:BizDirect Email ID: aqsa2911@gmail.com GSTIN No:

Policy Year	Policy Period	For the Vehicle (`)	Trailer (`)	Non Electrical Acc. (`)	Electrical Acc. (`)	CNG/LPG Kit (`)	Total IDV (`)		
Year 1	From 07/04/2022 To 06/04/2023	443851	0	0	0	0	443851		
Own Damage Policy Period									

From Date & Time 07/04/2022 00:01 hrs To Date & Time 06/04/2023 Midnight Premium Details (₹) Own Damage Premium(a) Liability Premium(b) (₹) (₹) Basic Own Damage: 8744 Total Premium (a+b) 10567 8744 GST 18%: Central Tax 9%(951) State Tax 9%(951) 1902 **Total Basic Premium** 3060 Less: No Claim Bonus (35%) 3060 Total - Less Add on Coverages 3107 Zero Depreciation IRDAN125A0021V01201415 Engine and Gear box Protection IRDAN125A0004V01201213 1110 Cost of Consumables IRDAN125A0003V01201213 666 4883 Total - Add on 10567 12469 Net Own Damage Premium (a) Total Premium

Geographical Area India Compulsory Deductible (IMT-22) 1,000 Voluntary Deductible (IMT-22A) Previous Policy No. 4335444444 07/04/2021 to 06/04/2022 of BHARTI AXA GENERAL INSURANCE COMPANY LIMITED NCB 25%

Policy Holder declare that no claim has been made in the previous year policy. 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.

Endorsement Premium Details () XXXXXX XXXXXX XXXXXX XXXXXX XXXXXXX XXXXXXX

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): ` 200000 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 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/303/2022/1381 dated 29-03-2021 as prescribed in Government of Maharashtra Order No. Mudrank -Mudrank-2017/CR.97/M-1, dated the 09th January 2018,dated 31/12/2004. **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 preinspected 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. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Important Notice - The policy coverages is only for Own Damage and Third Party Liability in connection to vehicle is not covered in the policy. Active TP Policy No: 564135641 Valid > From 21/04/2020 to 22/04/2023 of LIBERTY VIDEOCON GENERAL INSURANCE COMPANY LIMITED

Branch: AHMEDABAD - 206, SECOND FLOOR, SHOPPERLAZA IV, OPP. BSNL TELEPHONE EXCHANGE ROAD, NAVARANGPURA, AHMEDABAD - 380006 AHMEDABAD 380006. Phone No.: +91-79-39883600

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

Goods and Service Tax Registration No: 24AABCL5045N1ZE

AGENT Name: SUPER FINSERV PRIVATE LIMITED UAT AGENT Code: 201249941609 For HDFC ERGO General Insurance Company Ltd

Contact No : 91-22-66383600



Duly Constituted Attorney



HSN Code

997134

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Private Car Standalone OD Only





HDFC ERGO General Insurance Company Limited

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Standalone OD Only



Total IDV (`)

443851

CNG/LPG Kit (`)

2311100106399700000

Ms TESTHJGG FHFFFHGF

ADD 1 ADD2 JGHGGYGY ADD 1 ADD2 JGHGGYGY AHMEDABAD

Policy Period

From 07/04/2022 To 06/04/2023

- 380001

Policy Year

Year 1

GUJARAT - Tel. 8793700678

	Vehicle Details				Proposal Details			
	Make	HYUND	Al		Proposal No.	2311100106399700000 From 07 Apr, 2022 00:01 hrs		
	Model	120-1.2 A	ASTA WITH A	VN(1197 CC)	Period of			
	Registration No	GJ-27-BG-5432			Insurance	To 06 Apr, 2023 Midnight		
	RTO	AHMED	ABAD EAST		Issuance Date	05 Apr 2022		
	Chassis No.	1234567	78901234567		Invoice No.	100106399700000		
	Cubic Capacity	1197	Seats	5				
,	Year of Manufacture	2019	Body Type	HATCHBACK				
	Engine No.	1234567	7					
	Payment Details: 1122204081410, Date: NaD, Bank Name:BizDirect							
	Email ID : aqsa2911@gmail.com			GSTIN No:				

Non Electrical Acc. () Electrical Acc. ()

Own Damage Policy Period								
From Date & Time	07/04/2022 00:01 hrs	To Date & Time	06/04/2023 Midnight					
Premium Details (₹)								
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)					
Basic Own Damage:	8744	Total Premium (a+b)	10567					
Total Basic Premium	8744	GST 18%: Central Tax 9%(951) State Tax 9%(` 951) 1902					
Less: No Claim Bonus (35%)	3060							
Total - Less	3060							

Trailer (`)

0

Total - Less		3060					
Add on Coverages							
Zero Depreciation IRDAN125A0021V01201415		3107					
Engine and Gear box Protection IRDAN125A0004V012012	213	1110					
Cost of Consumables IRDAN125A0003V01201213		666					
Total - Add on		4883					
Net Own Damage Premium (a)		10567	Total Premium				12469
Geographical Area India		Compulsory Ded	uctible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0	
Previous Policy No. 4335444444	Valid	07/04/2021 to 06/04	1/2022 of BHARTI AXA	GENERAL IN:	SURANCE COMPANY LIMITED	NCB	25%

Policy Holder declare that no claim has been made in the previous year policy. 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.

AGENT Code : 201249941609

AGENT Name: SUPER FINSERV PRIVATE LIMITED UAT

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..

For the Vehicle (`)

443851

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 ERGOGeneral 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. 2311100106399700000 is issued to me basis on above information.

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 / 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.