



Policy No. 2312 1002 1650 3200 000

Certificate of Insurance cum Policy Schedule

Long Term Two wheeler Package Policy



Insured Name	Mr Venkateswarlu Pallamala			RTO	BENGALURU		PAN No.	BHQP4313R		
Corr.Address/ Place of Supply	4, 3rd Cross, Thaverekere Btm 1st Stage BENGALURU KARNATAKA 560029									
Mobile	9902033892		Phone	-	E Mail	p.venkatesh551@gmail.com		Registration No.	KA-01-HL-2746	
Period of Insurance	From Date & Time		19/07/2017 00:01 hrs		To Date & Time		18/07/2019 Midnight		Policy Issuance Date	16/07/2017

Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats(Incl. of side car)	Body Type	CC
HONDA.	CB UNICORN-160 CBS	KC20E80090784	ME4KC202FF8009084	2015	2	OPEN	163

Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 19/07/2017 To 18/07/2018	49118	0	0	0	49118
Year 2	From 19/07/2018 To 18/07/2019	44206	0	0	0	44206

Named Persons & Nominee (IMT-15)	
Nominee for Owner driver	Appointee

Premium Details (₹)

Own Damage Premium (a)		Liability Premium (b)	
Basic Own Damage:	901	Basic Third Party Liability:	1,774
Total Basic Premium	901	PA Cover for Owner Driver of ₹100000	100
Less: No Claim Bonus (35%)	315	Sub Total – Addition	1,874
Total - Less	315	Net Liability Premium (b)	1,874
		Total Package Premium (a+b)	2460
		Integrated Tax 18%	443
Net Own Damage Premium (a)	586	Total Premium	2,903

The total Premium amount is inclusive of NCB 35%

Geographical Area	India	Compulsory Deductible (IMT-22)	₹ 100	Voluntary Deductible (IMT-22A)	₹ 0
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Payment Details:	Fund Transfer No. TW1707541919	Dated :	16/07/2017	Drawn on	BizDirect	Invoice No.:	100216503200000	HSN Code:	9971
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Previous Policy No. 98880194 Valid from 15/07/2016 to 14/07/2017 of IFFCO TOKIO GENERAL INSURANCE CO. LTD. No Claim Bonus 25%

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

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 when not used for the transport of passengers at the time of the accident 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- ₹ 100000 3.P.A. Cover under Section III for Owner - Driver(CSI): ₹ 100000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & 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 ₹0.5 paid by Demand Draft, vide Receipt/Challan no 1709262201718 dated 03/07/2017 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1,dated 31/12/2004., dated ,31-12-2004." Goods and Service Tax Registration No: 27AABCH0738E1ZX. **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 cheque is not realized. 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. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Policy Issuing Office : LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

Proposal No.2312 1002 1650 3200 000

Motor Insurance - Proposal Form For Long Term Two wheeler Package

Insured Name	Mr Venkateswarlu Pallamala	RTO	BENGALURU	PAN No.	BHQPP4313R
Correspondence Address	4, 3rd Cross, Thaverekere Btm 1st Stage BENGALURU KARNATAKA 560029				
Mobile	9902033892	Phone	-	E Mail	p.venkatesh551@gmail.com
Registration No.	KA-01-HL-2746				
Period of Insurance	From Date & Time	19/07/2017 00:01 hrs	To Date & Time	18/07/2019 Midnight	Proposal Issuance Date 16/07/2017
Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats(Incl. of side car)
HONDA.	CB UNICORN-160 CBS	KC20E80090784	ME4KC202FF8009084	2015	2
Body Type	OPEN				
Fuel Type	Cover Type	Date of Registration	TPPD restriction	Higher deductible	
PETROL	PACKAGE	16/07/2015	NA	NA	
Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)
Year 1	From 19/07/2017 To 18/07/2018	49118	0	0	0
Year 2	From 19/07/2018 To 18/07/2019	44206	0	0	0
Total IDV (₹)					
49118					
Total IDV (₹)					
44206					
Named Persons & Nominee (IMT-15)					
Nominee for Owner driver					
Appointee					
Premium Details (₹)					
Own Damage Premium (a)			Liability Premium (b)		
Basic Own Damage:			Basic Third Party Liability:		
901			1,774		
Total Basic Premium			PA Cover for Owner Driver of ₹100000		
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Total - Less			Total Package Premium (a+b)		
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Integrated Tax 18%			443		
Net Own Damage Premium (a)			Total Premium		
586			2,903		
The total Premium amount is inclusive of NCB 35%					
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Payment Details: Fund Transfer No. TW1707541919 Dated : 16/07/2017 Drawn on BizDirect					
Previous Policy No. 98880194 Valid from 15/07/2016 to 14/07/2017 of IFFCO TOKIO GENERAL INSURANCE CO. LTD. No Claim Bonus 25%					
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.					

Proposer declaration

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED : I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

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..

Disclaimer : Proposal Form and Policy Schedule have been generated basis details entered by proposer / insured on Online Platform (either on HDFCERGO.com or its affiliated Online Channels (IRDAI Licensed Intermediaries)). For any modification, kindly visit [URL https://www.hdfcergo.com/customer-care/customer-support.html](https://www.hdfcergo.com/customer-care/customer-support.html) and register your service request or write to us at care@hdfcergo.com

Customer Name: Mr Venkateswarlu Pallamala

PAN No. : BHQPP4313R

Registered & Corporate Office: 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400020. Customer Service Address: 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059. Toll Free : 1800-2-700-700 (Accessible from India only) | Fax : 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com. CIN : U66010MH2002PLC134869. **IRDAI Reg No.125.**