

1800-103-2292
 customer.service@bharti-axa.com
 SMS<SERVICE>to 5667700
 www.bharti-axagi.co.in



CIFICATE OF INSURANCE CUM POLICY SCHEDULE
 Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP)

Insured Name	MR CHARU NAND		
Address	328/9BRAHMANT TOLA CHOWK LUCKNOW-226003 UTTAR PRADESH INDIA 226003		
Telephone No	Mobile No	7376008884	
Email Address	NOMAIL@GMAIL.COM		
Nominee Name	AKANKSH NAND GUPTA	Appointee Name	
Relationship	BROTHER	Appointee Relation	
		Age	30

Agent Name & No	BHARTI AXA GENERAL INS CO.LTD. (U1002608)		
Agent contact No	(Office) 1800-103-2292		
Policy No	P13/4775236/U1/12/007083		
Policy Period (TP)	December 06, 2019 0.00 to Midnight of December 05, 2022		
Policy Period (PA)	December 06, 2019 0.00 to Midnight of December 05, 2022		
Policy Period (OD)	December 06, 2019 0.00 to Midnight of December 05, 2022		
Policy Issued On	December 06, 2019		
Covernote No			
RTO Location	LUCKNOW		
Hypothecated To	HDFC BANK LTD.		

Registration No.	NEW	Make/Model	HONDA AMAZE 1.5 DE	Type of Body	SALOON	CC/KW	1498	Mfg Yr	2019	Seating Capacity	0005	Chassis No.	MAKDF657KK4100504	Engine No	N15A12807214
Vehicle IDV	673,550.00	Trailer (₹)	0.00	Non Electrical Accessories (₹)	0.00	Electrical/ Electronic Accessories (₹)	0.00	CNG/ LPG Unit (₹)	0.00	Total IDV (₹)	673,550.00				

OWN DAMAGE (A)		Premium Details		(₹)
		(₹)	LIABILITY (B)	(₹)
Premium on Vehicle and non Electrical Accessory	21,492.98	Basic Third Party Liability		9534.00
Elec Accessory	0	Comp PA		914.00
CNG/LPG	0	CNG/LPG		0
AntiTheft	0	Restricted TPPD		0
Handicap	0	LL Others		150.00
NCB	0	Legal Liability to Paid D rver		1,125.00
Load/Discount	-8,571.40	Unnamed PA Cover for 5 Persons 450,000.00 each		0
Own premises	0	PA to paid driver		0
Voluntary Excess	0	LL to employee		0
Fibre Glass Tank	0	Geographical Area		11723.00
IMT 23	0	Total Liability Premium (B)		29,696.62
Geographical Area	0	Total Package Premium (A+B)		

Add on premium	(₹)	5345.40
Consumables Cover	673.55	
Depreciation Cover	3704.52	
ENGINE & GEAR BOX PROTECTION	673.55	
Total Own Damage Premium (A)	17,973.62	
GST (18%)		35,042.02
Total Premium Payable In Rs.		

IDV for First year	673,550.00
IDV for Second year	
IDV for Third year	

Geographical Area	INR 1000.00	Applicable IMT Clauses	1007 1015 1016 1022 1028 1067 1102 1110
Compulsory Deductible		Voluntary Deductible	0.00
Receipt No.	JD233848	Premium Amount	35,042.02

LIMITS OF LIABILITY: (a) Under section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. (b) Under section II-II(ii) of the policy: Damage to Third Party Property Rs 750,000.00; PA Cover: for Owner-Driver and section III: CSI Rs 1,500,000.00 p.a. **Limitations as to Use:** The policy covers use of the vehicle for any purpose other than: Hire or Reward, Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trails or Speed testing, any purpose in connection with Motor Trade. **Driver's Clause:** Any person including the insured: Provided also that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person an effective learner's licence may also drive the vehicle and that such a person satisfies the requirement of rule 3 of the Central Motor Vehicles Rules, 1989. **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, recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY". For legal interpretation, English version will hold good.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made of pending during the preceding year(s) as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Disclaimer: Please visit www.bharti-axagi.co.in for the detailed policy wordings, inclusions, exclusions, for complete details on terms and conditions governing the coverage and NCB. This document is to be read and the policy shall be void ab-initio. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided and as detailed in the Risk Assumption Letter shared with you along with the policy.

Grievance Redressal: For redressal of your grievance, if any, you may approach any one of the offices - 1. Policy Issuing office 2. Corporate office. 3. Contact us: 1800-103-2292 (Toll free). 4. Register Grievance with www.bharti-axagi.co.in. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website www.irda.gov.in, or on the website of the General Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.in

ISSUED BY - INB6774 on December 06, 2019

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 Vehicle Act, 1988. In witness of this policy has been signed at _____ on _____
 December 06, 2019

Authorised Signatory

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, recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY". For legal interpretation, English version will hold good.



Date: 06/12/2019

To,
MS. CHARU NAND
H NO B 12 CIRCUIT HOUSE COLONY
CHHAVANI KANPUR NAGAR
KANPUR NAGAR - 208001
UTTAR PRADESH
Phone : 7376088884

Dear Customer,

Welcome to HDFC Bank and thank you for choosing us for your **AUTO LOAN**.

We are pleased to inform you that your loan for **Rs. 6,85,043.00** has been disbursed and your **AUTO LOAN** Account Number is **96916079** and UCIC is **149902897**.

As you are aware, we will present your repayment instructions on the **07th** of every **MONTH**. Please ensure that your bank account is adequately funded. This will avoid levy of additional charges for non-receipt of payment.

Your Installment amount is **Rs. 11,022.00** and the repayment will start from **07/01/2020**.

If you require any further details on your **AUTO LOAN** Account, please contact us at given telephone number. Our customer service representatives will be glad to assist you.

We value your relationship with us and assure you of our best services always.

Best Regards

HDFC Bank Ltd.,

This is a computer generated letter hence does not require any signature.

HDFC BANK LTD.

Please quote your **AUTO LOAN** Account number whenever you contact us.

For any further clarification, please call on given customer service centre.

At : RETAIL LOAN SERVICE CENTRE 15/63, KRISHNA TOWERS, EIGHTH FLOOR, CIVIL LINES,, KANPUR, 208001.

Phone No : **18602676161**.,

Email : loansupport@hdfcbank.com