

 Universal Sampo General Insurance Co. Ltd.	Universal Sampo General Insurance Company Ltd. 211 A, Third Floor, Parsvnath Plaza - 1 Delhi Road Moradabad Moradabad - 244001, Uttar Pradesh (State Code-09) Ph: - Helpdesk No: 1800224030 GSTIN: 09AAACU8917F1Z4
	CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No. 2367/60085148/00/000	Motor Private Car - Bundled Policy Issued at: 03:04 Hours on 05/03/2019 [UIN : IRDAN134RP0001V01201819] Period of Insurance OD : 05/03/2019 (03:04 Hrs) To 04/03/2020 (Midnight) TP : 05/03/2019 (03:04 Hrs) To 04/03/2022 (Midnight)	Proposal No. & Date P11324524, 05/03/2019
Insured's Name Insured's Address MR. RAVINDRA KUMAR SRIVASTAVA S/O MR. BATUK PRASAD SRIVASTAVA R/O J 05 JUDGE COMPOUND MORADABAD - 244001 Uttar Pradesh (State Code-09)	GSTIN NA	Previous Policy No. NA
Chassis No. MAKGM657BK4400512	Engine No. L15217100933	Model CITY/1.5 V MT
Geographical Area India	Date of First Sale 05/03/2019	Mfg. Year 2019
	CC 1497	Body Color Golden Brown M.
	Seating Cap. 5	Body Type Sedan
		Place of Registration Moradabad
		Fuel Type Petrol
		Previous Insurer NA
		Registration No. NA

INSURED'S DECLARED VALUE (Rs.) Vehicle: 987905	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 987905
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SCHEDULE OF PREMIUM		Amount (Rs.)	
A. Own Damage Premium		B. Liability Premium	
Basic Premium			
Vehicle	17338	Third Party Li. Only	
Non Electrical Accessories	0	Basic Third Party Liability Premium including TPPD	9534
Electrical Accessories (IMT-24)	0	Sub Total (Third Party Liability)	9534
Bi Fuel kit (IMT-25)	0	PA Cover	
		Compulsory PA Cover for Owner Driver	
		Nominee: MRS. SHWETA SRIVASTAVA (WIFE) (48Years)	975
Basic Premium Total	17338	Optional PA cover for Paid Driver (IMT-17)	300
Add Geographical Area Ext. (IMT-1)	0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)	1500
Sub Total	17338	Sub Total (PA Cover)	2775
Deductibles		Legal Liability	
Voluntary Deductibles (IMT-22A)	0	Paid Driver (IMT-28)	150
Anti Theft Device (IMT-10)	424	Employees (for 4 persons) (IMT-29)	600
AA Membership (IMT-8)	0	Sub Total (Legal Liability)	750
Handicap (0%)	0		
NCB (0%)	0		
Sub Total (Deductibles)	424		
Add-Ons (Depreciation Waiver, Hydrostatic Lock Cover, Key Replacement)	7660		
Net Own Damage Premium(A)	24564	Net Liability Premium(B)	13059
Note:- 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to State Exchequer. 3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)		Total Premium (A + B) 37623	
		SGST(9%) 3386	
		CGST(9%) 3386	
		Gross Premium Paid 44395	

Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if claim is made or pending during 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. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

HP/Lease/Hypothecation with: STATE BANK OF INDIA - MORADABAD
 Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28,29 printed herein.

You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.

The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. A payment made by the Company by reasons 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".

SAC : 99/7134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : Uttar Pradesh (State Code-09), Invoice Number : HA18000004950, Payment Receipt No : HA18000004950, Payment mode: Cash

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 Chapter XI of M.V. Act, 1988.

Broker Name: SMC Insurance Brokers Pvt. Ltd. Broker Code: 289 Broker Contact No.: 1800 2666 2666		For & On Behalf of Universal Sampo General Insurance Company Ltd.  Authorised Signatory ISP Code: 171000006, MISP Name: KARAN A SURI AUTO PVT LTD
Claim Assistance Number: 1800 2666 2666	For Renewal Please Contact : PLANET HONDA, Lakhni - Fazalpur, Delhi Road, Moradabad - 244001, Ph: STD-	

*Self attested
 Rohan
 29.2.20*