



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Policy No. 993292123740002227  
 Proposal No. & Date : PRDKIA703213, 22-Jan-2021  
 Insured's Name : MR. SHUBHAM CHAUDHARY  
 Insured Type : INDIVIDUAL  
 PAN Card : NA  
 Customer GSTIN : NA  
 Insured's Address : CIVIL COURT , FIROZABAD , UTTAR PRADESH-283203

Reliance Private Car Policy – Bundled UIN: IRDAN103RP0007V01201819 issued at 22-Jan-2021 (18:56:00)

Period of Own Damage : 22-Jan-2021(18:56:00) To 21-Jan-2022(Midnight)  
 Period of Third Party Liability : 22-Jan-2021 (18:56:00) To 21-Jan-2024 (Midnight)  
 Period of CPA Owner Driver : 22-Jan-2021 (18:56:00) To 21-Jan-2024(Midnight)  
 Previous OD Policy No. : NA  
 Previous OD Insurer : NA  
 Previous TP Policy No. : NA  
 Previous TP Insurer : NA

Nominee Details

Name of Nominee	Age	Relationship with Insured	Name of Appointee	Relationship with Nominee
SAVITA SINGH	50	MOTHER	NA	NA

Vehicle Details

Registration No. New	Registration Authority	Chassis No.	Engine No.	CC
	FIROZABAD	MZBEU812LMN198791	G4FLMV117702	1497
Make	Model	Variant	Fuel Type	Year of Manufacture
KIA	SELTOS	HTX 6MT PETROL	PETROL	2021
Seating Capacity	Vehicle Class	Invoice Date	Geographical Area	Geographical Area Ext.
5	Private	22-Jan-2021	INDIA	NO

INSURED'S DECLARED VALUE (Rs.)

YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	Total IDV
1	1277750	0	0	0	1,277,750

SCHEDULE OF PREMIUM

A. Own Damage (OD) Premium		Amount (Rs.)	Amount (Rs.)	
<b>Basic Premium</b>			<b>Discounts</b>	
Vehicle	32,619		Voluntary Deductibles (0) (IMT-22A)	0
Non-Electrical Accessories (IMT-24)	0		Anti Theft Device (IMT-10)	0
Electrical Accessories (IMT-24)	0		AA Membership (IMT-8)	0
Bi Fuel Kit (IMT-25)	0		Handicap Discount	0
<b>Sub Total (Basic Premium)</b>	32,619		No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)	0		<b>Sub Total (Discounts)</b>	0
Lamp, Tyre Mudguards (IMT - 23)	0			
<b>Sub Total</b>	32,619		<b>Net Own Damage Premium (A)</b>	32,619
<b>B. Liability Premium</b>		<b>Amount (Rs.)</b>	<b>PA Cover</b>	
Basic Third Party Liability Premium (including TPPD)	9,534		Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (3Year)	914
Bi-Fuel Kit	0		PA Cover for Paid Driver of Rs 200000 (IMT-17)	300
Geographical Area Extension	0		PA Cover (200000 Per Person) For 5 Persons(IMT-16)	1,500
<b>Legal Liability</b>	150			
Paid Driver (IMT-28)	300			
Employee (for 2 Person) (IMT-29)	450			
<b>Sub Total (Legal Liability)</b>	2,714		<b>Net Liability Premium (B)</b>	45,317
<b>Sub Total (PA Cover)</b>			<b>Total Premium (A+B)</b>	4079
			SGST(9.00%)	4079
			CGST(9.00%)	53,475
			<b>Gross Premium Paid</b>	

Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated Stamp duty Paid vide Letter of Authorization No. CSD/337/2020/864/2020 dated 27 Feb 2020 at General Stamp Office, Mumbai. \*\* Not Applicable for the State of Jammu & Kashmir 3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22). 4. Add on Cover(s) : Nil Depreciation  
 UIN: IRDAN103RP0007V01201819/A0038V01201819, Consumables UIN: IRDAN103RP0007V01201819/A0027V02201819, Engine Protector UIN: IRDAN103RP0007V01201819/A0036V02201819, Tyre Cover UIN: IRDAN103RP0007V02201819/A0011V01202021, Key Protect Cover UIN: IRDAN103RP0007V01201819/A0037V02201819, PB UIN: IRDAN103RP0007V02201819/A0013V01202021. Geographical Extension Area : NA.  
 HSN :997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Invoice Number :Y012221021202  
 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) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade. It is hereby declared and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy. This policy provides you with benefit of "Anywhere Assist".  
 Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such 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 Vehicle Rules, 1989.  
 Limits of Liability Clause: Under Section III of the policy - PA cover for owner driver CSI 1500000.0/- (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - 7,50,000/- , TPPD 2 Sum Insured - 6,000/-).  
 Subject to IMT Endt. Nos. & Memorandum: 7,16,17,22,28,29

**Hypothecation Details:** UNION BANK OF INDIA , BAGH CHINGAMAL - FIROZABAD  
 The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any 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 & RIGHT OF RECOVERY". For legal interpretation, English version will hold good.

**Grievance Clause:** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at (1800 3009 or (022) 4890 3009.) or may write an email at (rgicl.services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (rgicl.grievances@relianceada.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at (rgicl.headgrievances@relianceada.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gicoucin  
 Please visit https://www.reliancegeneral.co.in/Downloads/Reliance\_Private\_Car\_Package\_Policy\_wording.pdf for the policy wordings for complete details on Terms and Conditions.

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 the Motor Vehicle Act, 1988  
 Broker Name : SMC Insurance Brokers Pvt. Ltd.  
 IRDA - DIRECT BROKER LICENSE NO : DB 272/04 /289(Valid up to 27 Jan 2023).  
 CIN : U66000DL1995PTC172311  
 Email ID : support@kiasafety.com  
 Toll Free No. : 1800-2666-9666

MISP Code : 191000365  
 MISP Name : Prem Wheels Private Limited  
 Designated Person Name : MR. GAURAV BANSAL



Prem Wheels Pvt. Ltd.  
 26, Lakhapur Sikandra-Mathura Road  
 NH-2, Agra-282007 U.P.