

Policy No: 3311/00711134/000/00
 Policy Issued On: 18-JUL-2022 (11:21)
 Insured Name: MR. AKHIL KUMAR NIJIAWAN
 Insured Add: R/O-ADDITIONAL CIVIL JUDGE (JUNIOR DIVISION) CIVIL JUDGE RESIDENCE, NEAR TEHSIL, NAJIBABAD, BIJNOR, UTTAR PRADESH-246763
 Nominee Name: SUMAN GREWAL
 Servicing Office of Insurer: 1ST FLOOR, 96/5, HONDA BUILDING, CHUNNIGANJ, KANPUR, UTTAR PRADESH, PINCODE: 208001, UTTAR PRADESH (State Code: 09), PH: 044-30445400

Proposal No. & Date: P52100819, 18-JUL-2022
 Previous Policy No.: NA
 Previous Insurer: NA
 Period of Own Damage: 18-JUL-2022(11:21) to 17-JUL-2023(Midnight) 1 Year
 Period of Liability Cover: 18-JUL-2022(11:21) to 17-JUL-2025(Midnight) 3 Years
 Period of CPA Cover: 18-JUL-2022(00:00) to 17-JUL-2025(Midnight) 3 Years
 Age 30 [FEMALE]
 Relation SPOUSE

PAN: AABCC6633K GSTIN: 09AABCC6633K7ZB CIN: U66030TN2001PLC047977

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	GRAND I10 NIOS	GRAND I10 NIOS 1.2 AMT KAPPA	1197	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
HATCHBACK	NEW	BIJNOR	No	PETROL	MA1CB351CYNM322321
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
701,480	0	0	0	701,480	G4LANM195114

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)	Deductibles	
Basic Premium	13,431	Voluntary Deductibles (0) (IMT-22A)
Vehicle	0	Anti Theft Device (IMT-10)
Non-Elec. Accessories	0	AA Membership (IMT-8)
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)
CNG/LPG Kit (IMT-25)	0	Handicap Discount (50%)
Sub Total (Basic Premium)	13,431	Sub Total (Deductibles)
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD EP CM RTI PB KP)
IMT 58 Premium	0	Net Own Damage Premium (A)
Sub Total-Addition	13,431	

Liability Premium (B)		
Basic Third Party Liability	10,640	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	1,005	Legal Liability for Employees (for 4 persons) (IMT-29)
		Net Liability Premium (B)
		33,137

SGST (9%)	2983	CGST (9%)	2983
		Gross Premium Paid	39,103

Note: 1. Policy issuance is subject to realization of cheque
 2. Consolidated stamp duty paid to state exchequer
 3. The insurance company will display terms & conditions on its website www.cholainsurance.com which can be accessed by you online.
 4. Geographical Area-India.
 5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)
 *Subject to IMT Encl. Nos. & Memorandum: 15,16,17,22,28,29

Tenure: 18-JUL-2022 to 17-JUL-2023
 Total IDV: 701,480

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.

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 II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs lakhs.

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 or pending during the preceding year(s)-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 is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: —NA—
 MISF: AB-MHY000167 - CHAUDHARY MOTORS PVT. LTD. Designated Person (DP) Name: ALOK KUMAR, Code: AB-DPHY000230-8383

Receipt No: HY01483607, Payment Mode: ACH

Important Notice: 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 interruption, English version will hold good.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH (State Code : 09), Insurer Invoice Number : HY01483607
 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 Motor Vehicle Act, 1988

For & On Behalf of Cholamandalam MS General Insurance Co. Ltd.

K. S. Hegde

