



Policy No:	80000031230960038048	Proposal No. & Date:	HIIB7251021, 08-FEB-2024				
Policy Issued On:	08-FEB-2024 19:20 HRS	Previous Policy No.:	NA				
Insured Name:	MR. PRASHANT SHUKLA	Previous Insurer:	NA				
Insured Address:	S/O-RAJENDRA PRASAD SHUKLA I-5B/I MINTO ROAD CIVIL LINES	Period of Own Damage :	08-FEB-2024 (19:20) To 07-FEB-2025 (1 YEAR)				
	ALLAHABAD II-TYPE-IV NO-16 SURSARI COLONY , AYODHYA ,	Period of Liability Cover:	08-FEB-2024 (19:20) To 07-FEB-2027 (3 YEARS)				
	UTTAR PRADESH (State Code:09) -224001	Period of Compulsory Personal Accident Cover:	08-FEB-2024 (19:20) To 07-FEB-2027 (3 YEARS)				
Customer Details	Customer Type	PAN	GSTIN	Nominee Details	Name	Age (Yr.)	Relation
	INDIVIDUAL	XXXXX7077E	NA		DIVYA TRIPATHI	30	SPOUSE

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	1.5 MPI IVT SX(O)	1497	2024	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
SUV	NEW	AYODHYA	YES	PETROL	MALPC81ZTRM723251
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
1,729,950	0	0	0	1,729,950	G4FLRV714342

Own Damage Premium (A)	Amount(INR)	Liability Premium (B)	Amount(INR)
Basic Own Damage Premium		Basic Third Party Liability Premium	10,640
Vehicle	19,322	Bi-Fuel Kit	0
Non-Elec. Accessories (IMT-24)	0	Geographical Area Extension (IMT-1)	300
Elec. Accessories (IMT-24)	0	Sub Total (Third Party Liability)	10,940
Bi-Fuel Kit (IMT-25)	0	Personal Accident (PA) Cover	
Geographical Area Extension (IMT-1)	400	Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	750
IMT 23 Premium	0	PA Cover for 0 Unnamed Passengers Rs 0 Each (IMT-16)	0
Sub Total (Basic Premium)	19,722	PA cover for Paid Driver of Rs 2 Lac (IMT-17)	0
Discount/Deductibles		Sub Total PA Cover	750
Voluntary Deductibles (0) (IMT-22A)	0	Legal Liability	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	150
AA Membership (IMT-8)	0	Employees (for 0 persons) (IMT-29)	0
No Claim Bonus (0%)	0	Sub Total (Legal Liability)	150
Handicapped Discount (IMT-12)	0	Net Liability Premium (B)	11,840
Sub Total (Deductibles)	0	Total Premium (A+B)	44,835
Total Own Damage Premium	19,722	IGST(18%)	8,071
Add On Coverages (ZD, CM, EP, RTI, KP, PB)	13273		
Net Own Damage Premium (A)	32,995	Gross Premium Paid	52,906

Add-on Cover Opted in the Policy: Nil Depreciation - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0047V01201819), Engine Protect Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0051V01201819), Return to Invoice Cover -Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0049V01201819), Key Protect Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0054V01201819), Personal Belongings Cover - Add on Cover under Bundled Motor Policy for Private Cars (IRDAN190RP0023V01201819/A0056V01201819)

- Notes:** 1. Consolidated stamp duty paid vide -MUDRANK - 2017/CR.97/M-1, DT. 9TH JAN 2018
2. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.
3. Geographical Area: India, Nepal
4. Policy issuance is subject to realization of cheque if premium is paid by cheque
5. The policy is subject to compulsory deductible of INR 1000 (IMT-22) & Voluntary Deductible of INR 0
6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website <http://www.newindia.co.in>

***Hypothecation Details:** STATE BANK OF INDIA - main branch - ayodhya **Payment Mode:** Online

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 learners 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 INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 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.

Declaration on Tax Invoice We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

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.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.newindia.co.in/portal/readMore/Grievances> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response, he/she may approach the insurance ombudsman for the redressal of grievance at www.irdai.gov.in or on website of General Insurance Council: www.gicouncil.in

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : HAP/43230227114

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.