



SBI General Insurance Co. Ltd.
Bundled Private Car Insurance Policy , UIN: IRDAN144RP0006V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No HSB/00295868 **Proposal No. & Date** P23970643, 28-AUG-2019
Policy Issued On 28-AUG-2019 (19:10) **Previous Policy No.** NA
Insured Name MR. ARUN KRANTI YASHODAS **Previous Insurer** NA
Insured Add. S/O SRI RAM DASS, OFFICER COLONY H. NO.7, TYPE IV CANAL ROAD, HARDOI, HARDOI, UTTAR PRADESH-241001 **Period of Own Damage** 28-AUG-2019(19:10) to 27-AUG-2020(Midnight)1 Year
Nominee Name SMT. SARITA **Age 33 [FEMALE]** **Relation SPOUSE**
Servicing Office of Insurer: Sai Square, First Floor, 45, Bhargava Estate, Civil Lines, Kanpur - 208 001 Uttar Pradesh ,KANPUR ,UTTAR PRADESH, PINCODE:208001 ,UTTAR PRADESH (State Code : 09), PH-1800-221111

PAN: AAMCS8857L **GSTIN:** 09AAMCS8857L1ZA **CIN:** U66000MH2009PLC190546

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	VERNA	VERNA 1.6 VTVT SX	1591	2019	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON		HARDOI	Yes	PETROL	MALC841CLKM167874
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
949,697	0	0	0	949,697	G4FGKU145781

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium		Voluntary Deductibles (0) (IMT-22A)	0
Vehicle	25,400	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)	0
CNG/LPG Kit (IMT-25)	0	Sub Total (Deductibles)	0
Sub Total (Basic Premium)	25,400	Add On Coverages (ZD EP CM PB KP)	5,997
Geographical Area Extension (IMT-1)	0		
IMT 58 Premium	0		
Sub Total-Addition	25,400	Net Own Damage Premium (A)	31,397
Liability Premium (B)			
Basic Third Party Liability	24,305	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	300
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	909	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	26,414
		Total Premium (A + B)	57,811
SGST (9%)	5203	CGST (9%)	5203
		Gross Premium Paid	68,217
Note: 1. Policy issuance is subject to realization of cheque		4. Geographical Area-India	
2. Consolidated stamp duty paid to state exchequer		5. The insurance company will display terms & conditions on its website www.sbigeneral.in in which can be accessed by you online.	
3. The policy is subject to compulsory deductible of Rs 2000 (IMT-22)		*Subject to IMT Endt. Nos. & Memorandum: 7, 16, 17, 22, 28	
Tenure	28-AUG-2019 to 27-AUG-2020		
Total IDV	949,697		

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: STATE BANK OF INDIA RACC HARDOI - hardoi

MISP: AB-MHY000166 - BALAJI AUTOMART PRIVATE LIMITED Designated Person (DP) Name: BRAJESH BAJPAI, Code: AB-DPHY000483-3034

Receipt No: HSB/00295868, 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 : HSB/00295868

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



Handwritten signature

Scan QR for Latest Status and Renew after 27-MAY-20

Broker's Name & Add.: Aditya Birla Insurance Brokers Ltd. One India Bulls Centre, Tower -1, 14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400 013; IRDA License Number -ABIBL - 146/03
 Insurer's IRDA Registration Number:-

Authorized Signatory

In case of any claim or assistance required please contact our 24X7 help line at 18002707000 .