

CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No. HOBL112876	Insured Private Car Long Term Policy Issued at: 16:43 Hours on 06/03/2020 (UIN : IRDAN102RP0005V01201819)		Proposal No. & Date P11645517-06/03/2020
Insured's Name MS. KHUSHBOO CHANDRA	Period of Insurance OD: 06/03/2020 (16:43 Hrs) To 05/03/2021 (Midnight) TP : 06/03/2020 (16:43 Hrs) To 05/03/2023 (Midnight)	GSTIN NA	Previous Policy No.
Insured's Address 212, RAJIV GANDHI NAGAR, JAIL CHUNGI MEERUT - 250001 Uttar Pradesh (State Code-09)	Model CITY/1.5 VX MT	Body Color White Orchid Pearl	Body Type Sedan
Engine No. L15Z17021631	CC 1497	Place of Registration Meerut	Fuel Type Petrol
Geographical Area India	Date of First Sale 06/03/2020	Mfg. Year 2020	Seating Cap. 5

Vehicle: 1130975	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 1130975
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SCHEDULE OF PREMIUM		Amount (Rs.)	
A. Own Damage Premium			B. Liability Premium
Basic Premium		19849	Third Party Liability
Vehicle		0	Basic Third Party Liability Premium including TPPD
Non Electrical Accessories		0	Sub Total (Third Party Liability)
Electrical Accessories (IMT-24)		0	PA Cover
Bi Fuel Kit (IMT-25)		0	Compulsory PA Cover for Owner Driver
Basic Premium Total		19849	Nominee: MRS. KAVITA RANI (MOTHER) (45Years)
Add Geographical Area Ext. (IMT-1)		0	Optional PA cover for Paid Driver (IMT-17)
Sub Total		19849	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)
Deductibles			Sub Total (PA Cover)
Voluntary Deductibles (IMT-22A)		0	Legal Liability
Anti Theft Device (IMT-10)		497	Paid Driver (IMT-28)
PA Membership (IMT-8)		0	Employees (for 0 persons) (IMT-29)
Wear & Tear (0%)		0	Sub Total (Legal Liability)
NOB (0%)		0	
Sub Total (Deductibles)		497	
Add-Ons (Depreciation Waiver, Engine Aggravation Damage Cover, Key Replacement)		8733	
Net Own Damage Premium(A)		28085	Net Liability Premium(B)
			Total Premium (A + B)
			SGST(9%)
			CGST(9%)
			Gross Premium Paid

CPA Insurer Name: **NA**, Valid From: **NA**, Valid To: **NA**, CPA Sum Assured: **NA**

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) Speed Testing (5) 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 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 III for Owner-Driver is Rs. 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-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: ALLAHABAD BANK - GARH ROAD MEERUT
Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein.

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

The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reasons of wider terms appearing in the certificate shall not be recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" For legal interpretation. English version shall prevail.

SAC: 997134. Description of Service : Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: HOBL112876, Payment Receipt No: HOBL112876, Payment Mode: Cash

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.**
Broker Code: **289**
Broker Contact No.: **1800 2666 2666**



For & On Behalf of
Royal Sundaram General Insurance Co. Limited

(Signature)
Authorised Signatory

Claim Assistance Number:
1800 2666 2666

MISF Code: 171000012, MISF Name: S.I.S AUTO SERVICES PVT. LTD.