Bharti AXA General Insurance Co. Ltd.
Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP) ,UIN: IRDAN139RP0039V01201819
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

No	HAX/SN149750	**Proposal No. & Date**	P37827015, 10-MAR-2021
Issued On	10-MAR-2021 (18:13)	**Previous Policy No.**	NA
Name	MR. DINESH KUMAR CHAURASIA	**Previous Insurer**	NA
Insured Add	H.NO. 71, RAGHAV NAGAR, WEST. WARD - 4, , DEORIA , UTTAR PRADESH-274001	**Period of Own Damage**	10-MAR-2021(18:13) to 09-MAR-2022(Midnight)1 Year
		Period of Liability Cover	10-MAR-2021(18:13) to 09-MAR-2024(Midnight)3 Years
		Period of CPA Cover	10-MAR-2021(18:13) to 09-MAR-2024(Midnight)3 Years
Nominee Name	REENA CHAURASIA	**Age** 40 [FEMALE]	**Relation** SPOUSE

Servicing Office of Insurer: Unit No. 27,28,29 null,6th Floor,Mega Mall, 63-2-C (Part)Mall Road Kanpur-208001 ,KANPUR ,UTTAR PRADESH , PINCODE:208001 ,UTTAR PRADESH (State Code : 09), PH-080-40260100

GSTIN: 09AADCB2008D1ZA **CIN:** U66030MH2007PLC351131

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
	CRETA	CRETA 1.5 MPI MT S	1497	2021	5
Body Type	**Registration No.**	**RTO**	**Hypothecation/Lease***	**Fuel Type**	**Chassis No.**
	NEW	ETAWAH	Yes	PETROL	MALPB812LMM145620
Total IDV	**Elec. Accessories**	**Non-Elec. Accessories**	**CNG/LPG Kit**	**Total IDV**	**Engine No.**
	0	0	0	1,121,760	G4FLMV139546

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
		Deductibles	
	21,478	Voluntary Deductibles (0) (IMT-22A)	0
	0	Anti Theft Device (IMT-10)	0
	0	AA Membership (IMT-8)	0
	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	**21,478**	**Sub Total (Deductibles)**	**0**
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD EP CM PB KP)	7,029
IMT 58 Premium	0		
Sub Total- Addition	**21,478**	**Net Own Damage Premium (A)**	**28,507**

Liability Premium (B)			
Basic Third Party Liability	**9,534**	PA Cover For 5 Persons of Rs. 200000 Each (IMT-16)	1,500
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 to Owner Driver of Rs. 15 Lakhs (IMT-	914	Legal Liability for Employees (for 0 persons) (IMT–29)	0
		Net Liability Premium (B)	**12,398**
		Total Premium (A + B)	**40,905**
	3682	**CGST (9%)**	**3682**
		Gross Premium Paid	**48,269**

Note: Cheque insurance is subject to realization of cheque			4.Geographical Area-India,		
Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)			5.The insurance company will display terms & conditions on its website www.bharti-axagi.co.in which can be accessed by you online.		
Claim is subject to compulsory deductible of Rs.1000 (IMT-22)			*Subject to IMT Endt. Nos.& Memorandum:7,16,17,22,28		
Cover	**10-MAR-2021 to 09-MAR-2022**				
Total IDV	**1,121,760**				

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.

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) Loss or 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-35%, 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 renewal is within 90 days of the expiry date of the previous policy.

Dealer Bank Details: STATE BANK OF INDIA - etawah

Dealer Code: HAX000100 RAJENDRA AUTO WHEELS PVT. LTD. **Designated Person (DP) Name:** GAURAV SAXENA, **Code:** AB-DPHY000138-6477

Receipt No: SN149750, **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 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 SUBROGATION" for legal interruption. English version will hold good.

SAC : 997154, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : SN149750

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 Bharti AXA General Insurance Co. Ltd.

Authorized Signatory

Check Policy Status and Renew after 09-DEC-21

Bharti Axa Insurance Brokers Ltd. One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.;IRDA License Number -ABIBL 146/03 Registration Number 136