



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)

Policy No HAX/SN155325 Proposal No. & Date P38215877, 26-MAR-2021
 Policy Issued On 26-MAR-2021 (18:34) Previous Policy No. NA
 Insured Name MOHD. QAMRUZZAMA KHAN Previous Insurer NA
 Insured Add. BABA GANJ, PRATAP GARH, PURAB PATTI VILLAGE, GUJWAR, BABAGANJ,, PRATAP GARH , UTTAR PRADESH-230143
 Period of Own Damage 26-MAR-2021(18:34) to 25-MAR-2022(Midnight)1 Year
 Period of Liability Cover 26-MAR-2021(18:34) to 25-MAR-2024(Midnight)3 Years
 Period of CPA Cover 26-MAR-2021(18:33) to 25-MAR-2024(Midnight)3 Years
 Nominee Name SAIMA JALIS Age 41 [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

PAN: AACDB2008D GSTIN: 09AADCB2008D1ZA CIN: U66030MH2007PLC351131

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT S	1497	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	PRATAPGARH	No	PETROL	MALPB812LMM154297
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,136,010	0	0	0	1,136,010	G4FLMB422883

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)	
Basic Premium	Deductibles
Vehicle 21,751	Voluntary Deductibles (0) (IMT-22A) 0
Non-Elec. Accessories 0	Anti Theft Device (IMT-10) 0
Elec. Accessories (IMT-24) 0	AA Membership (IMT-8) 0
CNG/LPG Kit (IMT-25) 0	No Claim Bonus (0%) 0
Sub Total (Basic Premium) 21,751	Sub Total (Deductibles) 0
Geographical Area Extension (IMT-1) 0	Add On Coverages (ZD EP CM PB KP) 7,115
IMT 58 Premium 0	
Sub Total-Addition 21,751	Net Own Damage Premium (A) 28,866

Liability Premium (B)	
Basic Third Party Liability	PA Cover For 5 Persons of Rs. 200000 Each (IMT-16)
9,534	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 For Owner Driver of Rs. 15 Lakhs (IMT-15) 914	Legal Liability for Employees (for 0 persons) (IMT-29) 0
	Net Liability Premium (B) 12,398

	Total Premium (A + B) 41,264
SGST (9%) 3714	CGST (9%) 3714
	Gross Premium Paid 48,692

Note: 1. Policy issuance is subject to realization of cheque
 2. Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)
 3. The policy is subject to compulsory deductible of Rs. 1000 (IMT-22)
 4. Geographical Area-India.
 5. The insurance company will display terms & conditions on its website www.bharti-axa.co.in which can be accessed by you online.
 *Subject to IMT Endt. Nos. & Memorandum: 16,17,22,28

Tenure	26-MAR-2021 to 25-MAR-2022
Total IDV	1,136,010

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---
 MISP: AB-MHY000100 - RAJENDRA AUTO WHEELS PVT. LTD. Designated Person (DP) Name: GAURAV SAXENA, Code: AB-DPHY000138-6477

Receipt No: SN155325, 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 : SN155325
 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 Bharti AXA General Insurance Co. Ltd.

(Signature)

