



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Policy No. **KIA/SK057495** Smart Drive Private Car Bundled Cover Insurance UIN: IRDAN139RP0039V01201819 issued at 24-Aug-2020 (11:57:00)

Proposal No. & Date	: PRDKIA227893, 24-Aug-2020	Period of Own Damage	: 24-Aug-2020(11:57:00) To 23-Aug-2021(Midnight)
Insured's Name	: MR. PRATYUSH PRAKASH	Period of Third Party Liability	: 24-Aug-2020 (11:57:00) To 23-Aug-2023 (Midnight)
Insured Type	: INDIVIDUAL	Period of CPA Owner Driver	: 24-Aug-2020(11:57:00) To 23-Aug-2021(Midnight)
PAN Card	: BZAPP8028H	Previous OD Policy No.	: NA
Customer GSTIN	: NA	Previous OD Insurer	: NA
Insured's Address	: ADD1, J6 JUDGES COMPOUND DISTT. COMPLEX GHAZIPUR ADD2. 279/84 NARANG NIWAS CHARBAGH RAJENDRA NAGAR, LUCKNOW, UTTAR PRADESH-226004	Previous TP Policy No.	: NA
		Previous TP Insurer	: NA

Nominee Details		Relationship with Insured	Name of Appointee	Relationship with Nominee
Name of Nominee	Age	BROTHER	NA	NA
MR AMIT KUMAR VERMA	44			
Vehicle Details		Chassis No.	Engine No.	CC
Registration No.	Registration Authority	MZBEP812LLN137583	G4FLLV054347	1497
New	LUCKNOW	Variant	Fuel Type	Year of Manufacture
Make	Model	G1.5 6MT HTK PLUS	PETROL	2020
KIA	SELTOS	Invoice Date	Geographical Area	Geographical Area Ext.
Seating Capacity	Vehicle Class	24-Aug-2020	INDIA	NO
5	Private			

INSURED'S DECLARED VALUE (Rs.)					Total IDV
YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	1,101,050
1	1101050	0	0	0	

SCHEDULE OF PREMIUM

A. Own Damage (OD) Premium		Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
Basic Premium			Discounts	
Vehicle	28,108		Voluntary Deductibles (0) (IMT-22A)	0
Non-Electrical Accessories (IMT-24)	0		Anti Theft Device (IMT-10)	0
Electrical Accessories (IMT-24)	0		AA Membership (IMT-8)	0
Bi Fuel Kit (IMT-25)	0		Handicap Discount	0
Sub Total (Basic Premium)	28,108		No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)	0		Sub Total (Discounts)	0
Sub Total	28,108		Net Own Damage Premium (A)	28,108
B. Liability Premium		Amount (Rs.)	PA Cover	
Basic Third Party Liability Premium (including TPPD)	9,534		Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (1Year)	325
Bi-Fuel Kit	0		PA Cover for Paid Driver of Rs 100000 (IMT-17)	150
Geographical Area Extension	0		PA Cover (100000 Per Person) For 5 Persons(IMT-16)	750
Legal Liability				
Paid Driver (IMT-28)	150			
Employee (for 0 Person) (IMT-29)	0			
Sub Total (Legal Liability)	150			
Sub Total (PA Cover)	1,225		Net Liability Premium (B)	10,909
			Total Premium (A+B)	39,017
			SGST(9.00%)	3512
			CGST(9.00%)	3512
			Gross Premium Paid	46,041

Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer 3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22). 4. Add on Cover(s) : Depreciation Cover UIN: IRDAN139A0024V01200910, Consumables Cover UIN: IRDAN139A0007V01201213, Engine & Gear box Protection Cover UIN: IRDAN139RP0032V01200809/A0006V01201314, TC UIN: , Key Replacement Cover UIN: IRDAN139A0002V01201314, PB UIN: . Geographical Extension Area : NA. HSN :997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Invoice Number :SK057495

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 to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1(ii) of the policy-Damage to property other than the property belonging to the insured or held in trust or in the custody of control of the insured up to the limit specified Rs.7.5 Lakh. Under Section (iii) of policy- PA cover for owner driver CSI Rs. 15 Lakh.

Subject to IMT Endt. Nos. & Memorandum: 7,16,17,22,28

Hypothecation Details: STATE BANK OF INDIA, LUCKNOW - LUCKNOW

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 interpretation, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at (18002585956) or may write an email at (Customer.Service@bharti-axa.co.in). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (bhakti.tayade@bharti-axa.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at (Rohit.kohli@bharti-axa.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.bharti-axa.co.in or on www.gicouncil.in

Please visit <https://www.bharti-axa.co.in/download-center/products/car-insurance> for the policy wordings for complete details on Terms and Conditions.

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 M.V. Act, 1988

Broker Name: SMC Insurance Brokers Pvt. Ltd.
 IRDA - DIRECT BROKER LICENSE NO : DB 272/04 /289(Valid up to 27 Jan 2023)
 CIN : U66000DL1995PTC172311
 Email ID : support@kiasafety.com
 Toll Free No. : 1800-2666-9666



Rohit Kohli

Authorized Signature

MISP Code : MISP Code - 191000389
 MISP Name : MISP Name - Nivan Balaji Automovers Pvt. Ltd.
 Designated Person Name : NIKETA YADAV