

**ORIGINAL FOR RECIPIENT/DUPLICATE FOR SUPPLIER,  
TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE  
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)**

Policy Type	Bundled Motor Policy - 1 Yr TP + 1 Yr OD ( Private Vehicle )	Proposal No. & Date	199704107 / 23-Jan-2019
Policy No. & Type	MOBL152553	Period of Insurance	Own Damage- 23-Jan-2019 to 22-Jan-2020
Policy Issued On	23-Jan-2019 (00:00)	Vehicle Identification No.	MAJCZF63SKA480637
Insured Name	Miss. Nikita Gour	Geographical Area	INDIA
Invoice No	MOBL152553	Accounting Code of Service	997134
Insured Address	ADD-FLAT NO 5 3rd FLOOR MAYA APARTMENT II NO D59/3R-CH SHIV PURAWA VARANASI , VARANASI-221010, Uttar Pradesh		
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh
		GSTIN of Customer	GSTUNREGISTERED

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	597946
Model & Variant	MARUTI DZIRE VNI/MARUTI DZIRE VNI	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2019	CNG/ LPG Kit	597946
Engine- Chassis No	2315614 - MAJCZF63SKA480637	Total IDV	
Cubic Capacity	1197		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Locanon	VARANASI		

Part A (1 Year) & Part B (3Years)		LIABILITY SECTION (B)	
Vehicle	13358	Basic Third Party Liability	9534
Elec. Accessones	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessones	0	Compulsory PA Cover Premium [1 Year]	360
Kit (IMT-25)	0	PA Cover for 0 Person of Rs (0) each (IMT- 16 )	0
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	150
Basic Premium	13358	Geographical Area Extn. (IMT-1)	NA
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0
Lamp, Tyres etc. (IMT 23)	0	Legal Liability to Passenger (IMT 46)	0
Driving Tuition Loading On OD Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA
Fiber Glass Tank	0	Net Liability Premium (B)	10044
Sub-Total Additions	0	Total Premium (A+B)	27553
Deductibles		CGST @9%	2480.00
Voluntary Deductibles (IMT 22A)	0	SGST @9%	2480.00
Anti-Theft Device (IMT-10)	334	Gross Premium Paid	32513
AAI Membership (IMT-8)	0		
No Claim Bonus 0	0		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	334		
Add - On Coverages			
Depreciation Waiver Clause - Including Consumables	2990		
Aggravation Damage Clause	897		
Vehicle Replacement Value Plus Cover	598		
Net own Damage Premium (A)	17509		

MISP - Deep Motors, AZAMGARH

**Notes :**

1. Policy Issuance is the subject to the realisation of cheque.
2. Consolidate stamp duty paid to State Exchequer
3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)
4. Voluntary excess Rs (0)
5. Subject to Endorsements IMT -7,10, 28,
6. UIN : IRDAN102RP0005V01201819

<b>Nominee Details :</b>	<b>Nominee Name</b>	RAM AWADH GOUR	<b>Age</b>	56	<b>Relation</b>	Father
<b>Payment Detail</b>	<b>Payment Method</b>	<b>Cheque No./Transaction No.</b>	<b>Bank Name</b>		<b>Amount</b>	
	Auto Debit	29042540	HSBC BANK LTD		32513	
<b>Financier Type</b>	<b>Financed</b>	<b>Financier Name</b>	INDIAN OVERSEAS BANK	<b>Financier Branch</b>	AZAMGARH	

**Limitations as to use:-** The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

**Driver:** Any person including the insured, Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

**Limits of Liability:** Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet their requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs. 7.5 lakhs - (as per IMT 20) in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CSI) Rs 15000000 - Deductible under section-I Rs 1000(Compulsory Deductible Rs 1000 Imposed Deductible Rs 0 and Voluntary Deductible Rs 0)

**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), as per the following: The preceding year/20%, Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, Preceding Five consecutive years/50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**IMPORTANT NOTICE:** 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 reason 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 AND RIGHT OF RECOVERY". For Legal interpretation, English version will hold good.

For information on ombudsman you may visit website : <http://www.gbic.co.in/ombudsman.html>

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.

For ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED



Authorized Signatory

Policy Issuing Office -19/100/UGF-2, Riz building Ground floor, 5 Park road, Lucknow.

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