

**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/SN194422 Proposal No. & Date P41916396, 24-AUG-2021  
 Policy Issued On 24-AUG-2021 (16:41) Previous Policy No. NA  
 Insured Name MS. ANURADHA PUNDIR Previous Insurer NA  
 Insured Add. S/O ABHAY PRATAP SINGH R/O J-2 JUDGE COMPOUND, ALIGARH, UTTAR PRADESH-202001 Period of Own Damage 24-AUG-2021(16:41) to 23-AUG-2022(Midnight) 1 Year  
 Period of Liability Cover 24-AUG-2021(16:41) to 23-AUG-2024(Midnight) 3 Years  
 Period of CPA Cover 24-AUG-2021(00:00) to 23-AUG-2024(Midnight) 3 Years  
 Nominee Name ABHAY PARATP SINGH Age 44 | MALE | Relation SPOUSE  
 Servicing Office of Insurer: Unit No H-1, 3rd Floor, Plot No 5, Padma Plaza, Sector 16B, Avyas Vikas Sikkandra Yojna, Agra- 282007 ,AGRA, UTTAR PRADESH, PINCODE:282007 ,UTTAR PRADESH (State Code : 09), PPI-080-40260100

PAN: AADCB2008D

GSTIN: 09AADCB2008D1ZA

CIN: U66030MH2007PLC351131

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	GRAND I10 NIOS	GRAND I10 NIOS 1.2MT KAPPA	1197	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON	NEW	ALIGARH	Yes	PETROL	MALB351CLMM211855
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
589,903	0	0	0	589,903	G4LMM85497

**Schedule of Premium (Amount in Rs.)**

Own Damage Premium (A)		Deductibles	
Basic Premium		Voluntary Deductibles (0) (IMT-22A)	0
Vehicle	11,295	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
<b>Sub Total (Basic Premium)</b>	<b>11,295</b>	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	<b>Sub Total (Deductibles)</b>	<b>0</b>
IMT 58 Premium	0	Add On Coverages (ZD EP CM PB KP)	4,133
<b>Sub Total-Addition</b>	<b>11,295</b>	<b>Net Own Damage Premium (A)</b>	<b>15,428</b>

Liability Premium (B)		Total Premium (A+B)	
Basic Third Party Liability	9,534	CGST (9%)	2437
Third Party Liability For Bi-Fuel Kit	0	Gross Premium Paid	31,950
Third Party Liability For Geographic Extension	0	4. Geographical Area-India.	
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	914	5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
		*Subject to IMT Endt. Nos. & Memorandum:7,16,17,22,28	
		<b>Net Liability Premium (B)</b>	<b>11,648</b>
		<b>Total Premium (A+B)</b>	<b>27,076</b>
SGST (9%)	2437	CGST (9%)	2437
		Gross Premium Paid	31,950
Note: 1. Policy Issuance is subject to realization of cheque		4. Geographical Area-India.	
2. Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)		5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
3. 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:7,16,17,22,28	
Tenure	24-AUG-2021 to 23-AUG-2022		
Total IDV	589,903		

**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:** STATE BANK OF INDIA - ALIGARH

MSP: AB-MHY000324 - SHIVA AUTO SALES PRIVATE LIMITED Designated Person (DP) Name: RITU RAGINI, Code: AB-DPHY000406-3643

Receipt No: SN194422, 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 : SN194422

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 &amp; On Behalf of Bharti AXA General Insurance Co. Ltd.



Shiva Auto Sales Private Limited  
 Regd. Office - Dubey Ka Parao  
 G.I. Road, ALIGARH (U.P.) - 202001

Scan QR for Latest Status and Renew after 23-MAY-22

Broker's Name &amp; Add. Aditya Birla 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 - 140/03

Authorized Signatory

Insurer's IRDA Registration Number: 139