




National Insurance Company Ltd.  
111/A/6 Ashok Nagar, G T Road Kanpur - 208012, Uttar Pradesh (State Code-09)  
Ph: -  
GSTIN: 09AAACN9967E1Z1

## CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

<b>Policy No.</b> 45160031223100043226		Issued at: 15:21 Hours on 22/12/2022 [UIN : ]		Proposal No. & Date P22678723, 22/12/2022	
<b>Period of Insurance</b>		OD: 22/12/2022 (15:21 Hrs) To 21/12/2023 (Midnight)		TP: 22/12/2022 (15:21 Hrs) To 21/12/2025 (Midnight)	
<b>Insured's Name</b> MR. RAM AVTAR PRASAD		<b>Insured's Address</b> S/O MR. GANGA PRASAD, T-4/32, NEAR CIRCUIT HOUSE COLONY CANTT. KANPUR - 208004 Uttar Pradesh (State Code-09)		<b>GSTIN</b> NA	<b>Previous Policy No.</b> NA
<b>Chassis No.</b> MAKDF558MN4317984	<b>Engine No.</b> L12B47558359	<b>Model</b> AMAZE/1.2 VX MT	<b>CC</b> 1199	<b>Body Color</b> Meteoroid Gray M.	<b>Body Type</b> Sedan
<b>Geographical Area</b> India	<b>Date of First Sale</b> 22/12/2022	<b>Mfg. Year</b> 2022	<b>Seating</b> Cap. 5	<b>Place of Registration</b> Kanpur	<b>Fuel Type</b> Petrol
<b>INSURED'S DECLARED VALUE (Rs.)</b>					
Vehicle: 809970	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 809970	
<b>SCHEDULE OF PREMIUM</b>					
<b>A. Own Damage Premium</b>		<b>Amount (Rs.)</b>	<b>B. Liability Premium</b>		<b>Amount (Rs.)</b>
<b>Basic Premium</b>			<b>Third Party Liability</b>		
Vehicle		5169	Basic Third Party Liability Premium including TPPD		10640
Non Electrical Accessories		0	<b>Sub Total (Third Party Liability)</b>		10640
Electrical Accessories (IMT-24)			<b>IPA Cover</b>		
Bi Fuel kit (IMT-25)		0	Compulsory PA Cover for Owner Driver Nominee: Mrs. SAROJNI DEVI (WIFE) (31Years)		975
<b>Basic Premium Total</b>		5169	Optional PA cover for Paid Driver (IMT-17)		300
Add Geographical Area Ext. (IMT-1)		0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)		1500
<b>Sub Total</b>		5169	<b>Sub Total (PA Cover)</b>		2775
<b>Deductibles</b>			<b>Legal Liability</b>		
Voluntary Deductibles (IMT-22A)		0	Paid Driver (IMT-28)		150
Anti Theft Device (IMT-10)		130	Employees (for 0 persons) (IMT-29)		0
AA Membership (IMT-8)		0	<b>Sub Total (Legal Liability)</b>		150
Handicap (0%)		0	Geographical Area Ext.(TP)		0
NCB (0%)		0			
<b>Sub Total (Deductibles)</b>		130			
Add-Ons (Depreciation Shield, Engine Protect)		6075			
<b>Net Own Damage Premium(A)</b>		11114	<b>Net Liability Premium(B)</b>		13565
<b>Note:-</b>		<b>Total Premium (A + B)</b>		24679	
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.		<b>SGST(9%)</b>		2222	
2. Consolidated stamp duty paid to State Exchequer.		<b>CGST(9%)</b>		2222	
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)		<b>Gross Premium Paid</b>		29123	
We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.					
<b>Limitations as to use:</b> 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) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.					
<b>Driver's Clause:</b> Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.					
<b>Limits of Liability:</b> Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000. Cover Under Section III for Owner-Driver is Rs. 15 lakhs.					
<b>No Claim Bonus:</b> 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-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. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.					
<b>HP/Lease/Hypothecation with:</b> STATE BANK OF INDIA - PHOOL BAGH <b>Subject to I.M.T Endt. Nos. &amp; memorandum:</b> 7,10,16,17,22,28 printed herein.			You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.		
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 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 AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.					
<b>SAC :</b> 997134, <b>Description of Service :</b> Motor Vehicle Insurance Services, <b>Place of Supply:</b> Uttar Pradesh (State Code-09), <b>Invoice Number:</b> 4331220362426, <b>Payment Receipt No:</b> 4331220362426, <b>Payment mode:</b> Cash					
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.					

<b>Broker Name: SMC Insurance Brokers Pvt. Ltd.</b> <b>Broker Code: 289</b> <b>Broker Contact No.: 1800 2666 2666</b>		For & On Behalf of <b>National Insurance Company Ltd.</b>  <i>Poojy Sharma</i> <b>Authorised Signatory</b>	
Claim Assistance Number: <b>1800 2666 2666</b>		<b>MISP Code: 171000011, MISP Name: SMART CARS LIMITED</b>	
<b>For Renewal Please Contact :</b> PUSHUP HONDA, Smart Cars Limited, 9/2, Allenganj, Ph: 9621262000, Ph: -			
<b>CPA Insurer Name:NA,</b>	<b>Valid From:NA,</b>	<b>Valid To:NA,</b>	<b>CPA Sum Assured:NA,</b>



## Terms &amp; Conditions


**PRIVATE CAR  
PACKAGE POLICY:  
ADD-ON COVER(S)**

**Policy No: 45160031223100043226**
**NIL DEPRECIATION  
--FOR 'PRIVATE' VEHICLES ONLY--**
**ENDORSEMENT WORDINGS:**

In consideration of payment of additional premium as indicated in the Schedule it is hereby agreed and understood that indemnification in respect of Partial loss claims shall be done without application of Depreciation as mentioned in Section 1. of the policy.

**CONDITIONS:**

The cover will be offered on annual basis and will run concurrently with the Package Policy of the vehicle..  
No discount including No claim bonus will be given on the premium under this add on.  
No Mid-Term Cover to be granted.  
Only Excess as per Package Policy will be applicable.

This Add-On Cover is attached to the Private Car Package Policy and all the Terms and Conditions of the policy shall apply to the add-on cover also, unless specifically stated otherwise in the above wordings.

**--FOR 'COMMERCIAL' VEHICLES ONLY--**
**(Add-On to Commercial Vehicles Package Policy)**

Whereas the insured by a proposal and declaration, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (herein after called the Company) for the insurance herein after set forth and has paid the premium as consideration for such insurance in respect of the vehicle (herein after called the Insured Vehicle) as described in the Schedule.

**1.1 Operative Clause**

Subject to terms, definitions, exclusions, and conditions contained herein, it is hereby understood and agreed that the Company shall pay the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim relating to accidents during the policy period and admissible under Section I of the Policy in respect of the Insured Vehicle.

**1.2 Definitions**

**1.2.1** Policy means Commercial Vehicles Package Policy for passenger Vehicles with a carrying capacity of not exceeding 6 passengers.

**1.2.2** Schedule means a document forming part of the Policy, containing details including insured details, period of insurance, IDV of Insured Vehicle, premium paid, Insured Vehicle details like vehicle make, type of body, engine no, etc.

**1.3 Exclusions**

The Company shall not be liable to make any payment in respect of:

**1.3.1** Replacement of accessories, extra fittings and/ or any internal improvements in the Insured Vehicle unless specifically covered under a separate IDV.

**1.3.2** Any loss arising out of theft.

**1.4 Conditions**

**1.4.1** The first two claims relating to accidents during the policy period and admissible under Section I of the Policy shall be payable.

**1.4.2** In the event of transfer of ownership, the cover shall cease.

**Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.**

**ENGINE PROTECT**
**(Add-on to Private Car Package Policy)**

Whereas the insured by a proposal and declaration, as stated in the schedule, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (herein called the Company) for the insurance herein after set forth and has paid the premium as consideration for such insurance in respect of the vehicle as described in the schedule.

**1. Operative Clause**

Subject to terms, definitions, exclusions, and conditions contained herein, it is hereby understood and agreed that the Company shall extend the Policy to cover repair or replacement of the following loss of or damage to the insured vehicle, arising during the policy period.

**1.** Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock.  
**2.** Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

In addition to the above, the cost of consumables replenished while undertaking the repair or replacement of the parts covered shall also be payable.

**2. Definitions**

**2.1** Consumables mean material which are used up and need replenishment including engine oil, gear box oil but excluding fuel.

**2.2** Differential Parts mean all internal lubricated parts of the differential assembly.

**2.3** Engine Parts mean all internal lubricated parts of the engine assembly.

**2.4** Gear Box Parts mean all internal lubricated parts of the gearbox/ transfer gearbox assembly.

**2.5** Policy means the Private Car Package Policy.

**2.6** Schedule means a document forming part of the Policy, containing details including insured details, period of insurance, Insured Declared Value (IDV), premium paid, insured vehicle details including vehicle make, type of body, engine number, and chassis number.

**3. Exclusions**

The Company shall not be liable to make any payment in respect of

**3.1** Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.

**3.2** Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/or repair of the vehicle.

**3.3** Claims where the repair has been carried out without prior approval of the Company.

**3.4** Depreciation of the replaced parts.

**3.5** Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.

**3.6** Delay of more than seventy two hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.

**3.7** Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned.

**4. Conditions**

**4.1** The first two claims under the Add-On shall be payable.

**4.2** Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.

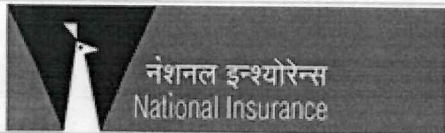
**4.3** Loss due to leakage of lubricating oil shall be considered, provided there are visible evidences of accidental damage/damages to the engine or respective assembly.

**4.4** Evidence shall be provided with respect to:

a) The insured vehicle being stuck or submerged in water logged area resulting in damage/loss to the internal parts of the engine due to water ingression.  
b) Visible accidental impact leading to leakage of lubricating oil from the engine/ gear box/differential resulting in seizure/failure of the same assembly.



## Proposal Preview



National Insurance Company Ltd  
111/A/6 Ashok Nagar, G T Road Uttar Pradesh Kanpur 208012 (State Code-09)  
GSTIN: 09AAACN9967E1Z1

## PROPOSAL

## Policy Details

Proposal No.	Policy Effective Date	Policy Expiry Date
<b>P22678723</b>	<b>22/12/2022</b>	<b>21/12/2023</b>
	TP Policy Effective Date	TP Policy Expiry Date
	<b>22/12/2022</b>	<b>21/12/2025</b>

## Proposer Details

Proposer Type	Insured Name	Address of the Insured	GSTIN	Occupation
<b>Individual</b>	<b>Mr. RAM AVTAR PRASAD HOUSE COLONY CANTT. Uttar Pradesh Kanpur 208004</b>	<b>S/O Mr. GANGA PRASAD, T-4/32, NEAR CIRCUIT</b> (State Code-09)	<b>NA</b>	<b>Service</b>

## Vehicle Details

Date of First Sale	Chassis No.	Engine No.	Make Model & Variant	CC
<b>22/12/2022</b>	<b>MAKDF558MN4317984</b>	<b>L12B47558359</b>	<b>AMAZE 1.2 VX MT</b>	<b>1199</b>
Place of Registration	Registration No.	Invoice Value	Year of Manufacture	Seating Capacity
<b>Kanpur</b>		<b>RS. 852600</b>	<b>2022</b>	<b>5</b>

## Insured Declared Value (IDV)

Vehicle	Electrical Accessories	Non-Electrical Accessories	Bi Fuel Kit	Total IDV
<b>809970</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>809970</b>

## Other Details

HP/Lease/Hire Pur. Agreement with	Branch/Office of HP/Lease/Hire Purchaser	Agreement Type
<b>STATE BANK OF INDIA</b>	<b>PHOOL BAGH</b>	<b>Hypothecation</b>

## Calculation

A. Own Damage Premium	Amount (Rs.)	B. Liability Premium	Amount (Rs.)
<b>Basic Premium</b>		<b>Third Party Liability</b>	
Vehicle	5169	Liability Premium	10640
Non Electrical Accessories	0	<b>Sub Total (Third Party Liability)</b>	10640
Electrical Accessories	0	<b>PA Cover</b>	
Bi Fuel Kit	0	Compulsory PA Cover for Owner Driver	
		Nominee: Mrs. SAROJNI DEVI (WIFE) (31Years)	975
<b>Sub Total (Basic Premium)</b>	5169	Additional PA cover for Paid Driver	300
<b>Geographical Area Extension</b>	0	Additional PA Cover (200000 Per Person) for 5 Persons	1500
<b>Sub Total</b>	5169	<b>Sub Total (PA Cover)</b>	2775
<b>Discounts</b>		<b>Legal Liability</b>	
Voluntary Discounts RS. (0)	0	Paid Driver	150
Anti Theft Device	130	Employees (for 0 persons)	0
AA Membership	0	<b>Sub Total (Legal Liability)</b>	150
Handicap (0%)	0	<b>Net Liability Premium(B)</b>	13565
NCB (0%)	0	<b>Total Premium (A + B)</b>	24679
<b>Sub Total (Discounts)</b>	130	<b>SGST (9%)</b>	2222
<b>Add-Ons</b>	6075	<b>CGST (9%)</b>	2222
<b>Net Own Damage Premium(A)</b>	11114	<b>Gross Premium</b>	29123

## Add On Details

Depreciation Shield	6213
Engine Protect	956

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09)

## DECLARATION:

I/We hereby declare that the statements made by me/us in this proposal form, including document(s) attached, are true and correct, to the best of my knowledge and belief and nothing materially affecting the risk has/have been concealed by me /us. I /We hereby agree that this declaration shall form the basis of the contract between me/us and the insurer and shall form part of the insurance contract. I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurer immediately.

## NCB DECLARATION:

"I/We declare that the rate of NCB claimed by me/us is correct and that no claim arisen in the expiring policy period (copy of the policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefit under the policy in respect of Section 1 of the policy will stand forfeited."

## MANDATE:

I/we give my mandate for dealing of insurance/Claims of my/our vehicle to M/s SMC INSURANCE BROKERS PVT. LTD. and request for