



<b>GST Invoice No.:</b> 3404438839714 <b>DATE:</b> 03/04/2023 <b>PAN:</b> AABCC6633K <b>SAC Code:</b> 997134 <b>SAC Description:</b> Motor vehicle insurance services	<b>CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.</b> <b>ADDRESS:</b> ANDHERI UNIT NO.1, 6TH FLOOR, SOLITAIRE CORPORATE PARK, 161,GHATKOPAR LINK ROAD, CHAKLA, ANDHERI ( E), MUMBAI 400093 ANDHERI H.O <b>CITY:</b> MUMBAI <b>STATE:</b> MAHARASHTRA <b>GSTIN:</b> 27AABCC6633K1ZJ
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<b>Business Location:</b> ANDHERI	<b>Cover Note No.:</b> 99462139
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<b>Policy Number:</b> 3404/60000467/000/00	<b>Customer Code:</b> 1006884563200002	<b>Policy Type:</b> Package - Private Car Policy
<b>Name &amp; Communication Address:</b> <b>MR ROHIT AGRAWAL</b> HOUSE NUMBER 362 SAMARTH SADEN MANIK CHOWK ALIGARH   ,ALIGARH H.O,ALIGARH,UTTAR PRADESH,PIN - 202001 Mobile- 7300698099, Landline- -		<b>Name and Registration Address:</b> HOUSE NUMBER 362 SAMARTH SADEN MANIK CHOWK ALIGARH   ,ALIGARH H.O,ALIGARH,UTTAR PRADESH PIN - 202001 Mobile- 7300698099, Landline- -

<b>Aadhar No.:</b> -	<b>PAN No.:</b> -
<b>Certificate Number:</b> 3404/60000467/000/00	<b>Geographical Area:</b> India
<b>Period of Insurance:</b> From 24/03/2023 00:01 hours to midnight on 23/03/2026	<b>Business or Profession:</b> Individual

<b>PARTICULARS OF THE VEHICLE INSURED</b>			
<b>Date of Registration:</b> 24/03/2023	<b>Place of Registration:</b> ALIGARH	<b>Registration Mark:</b> NEW	
<b>Make:</b> HYUNDAI	<b>Model:</b> GRAND I10 NIOS	<b>Variant:</b> SPORTZ 1.2 KAPPA VTVT CNG BS VI	<b>Vehicle Colour:</b> Year of Mfg: 2023
<b>Type of Body:</b> HATCHBACK	<b>Fuel Used:</b> BUILT IN CNG KIT	<b>Engine No.:</b> G4LAPM460942	<b>Chassis No.:</b> MALB351CLPM422107
<b>Cubic Capacity:</b> 1197	<b>K.Watt:-</b> 0	<b>Gross Vehicle Weight(GVW):-</b>	<b>Public/Private Carrier:-</b>
<b>Licensed passenger Carrying Capacity:</b> 5	<b>Driver:</b> 1	<b>Cleaner:-</b>	<b>Conductor:-</b>
<b>IDV (Insured Declared Value)</b>		<b>Total Seating Capacity Including Driver:</b> 5	
<b>Value of Chassis (Rs):</b> 0.00	<b>Value of Body (Rs):</b> 0.00	<b>For Vehicle (Rs):</b> 7,60,000.00	<b>For Trailer (Rs):</b> 0.00
<b>Electrical/Electronic Accessories (Rs):</b> 0.00	<b>Value of CNG/LPG Kit (Rs):</b> 0.00	<b>Total Value (Rs):</b> 7,60,000.00	

<b>A. OWN DAMAGE</b>				<b>B. LIABILITY</b>					
	SI	No. of Person	IMT	Premium(Rs)		SI	No. of Person	IMT	Premium(Rs)
Basic OD	7,60,000.00			24,252.00	Basic TP				10,640.00
Built In CNG Kit-OD			25	1,213.00	Built In CNG Kit - TP	0		25	180.00
TOTAL				25,465.00	Paid Driver Cover		1	28	150.00
<b>Own Damage Premium</b>				25,465.00	TOTAL				10,970.00
Experience Based Discount				16,552.00	Vintage Car Discount-TP				0
<b>TOTAL(A)</b>				8,913.00	<b>TOTAL PREMIUM(B)</b>				10,970.00

<b>C. PERSONAL ACCIDENT COVERS</b>				
	Benefit No	Option No.	IMT	Premium(Rs)
Chola Value Added Services cover				
Chola value added services				0.00
CVAS New				0.00
Discount in Lieu of Intermediation				.00
<b>E. OTHER CHARGES (NON PREMIUM)</b>				
Break In Loading				0.00
<b>TOTAL-OTHER CHARGES(NON PREMIUM)(E)</b>				.00

<b>TOTAL PREMIUM(C)</b>				15,00,000.00					325.00
<b>TOTAL (A+B+C+D+E)</b>									325.00
<b>TOTAL CONSIDERATION</b>									20,208.00
CGST (0%)									0
SGST (0%)									0.00
IGST (18%)									4,253.00
<b>AMOUNT COLLECTED</b>									27,881.00

**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) Use in connection with motor trade.

**DRIVER CLAUSE:** Any person including 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 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 - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs.15,00,000.00

**Deduction Under Section 1: Rs.1000**  
**Additional compulsory deductibles under Section 1 Rs.0**  
**Additional Imposed deductibles under Section 1 Rs.0**

Subject to I.M.T. Endt. Nos. and Memorandum:  
 Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

**The policy wording with detailed terms, conditions, warranties, exclusions and the list of Ombudsman details are available on our website [www.cholainsurance.com](http://www.cholainsurance.com).**

Date and Signature of the proposal 24/03/2023. In witness where of this policy has been signed in lieu of the Cover Note No.:- Date:-

**Warranties:** Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance  
 This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.  
 This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule  
 As per GR 36A - PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Intermediary Name: D2C INSURANCE BROKING PRIVATE LIMITED  
 Code: 200030225115 Contact No: 8004197852

Note: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place: CHENNAI Date:03/04/2023 Receipt No:1058354473 Receipt Date:24/03/2023 For Cholamandalam MS General Insurance Company Ltd.

Consolidated Stamp Duty Paid Vide G.O. Rt No.88, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 28/02/2023. Duly Constituted Attorney(s) 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 the Motor Vehicles Act, 1988.

**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 Information/Claims: Contact Toll Free Helpline at 1800 208 5544; SMS "CHOLA" to 56677; For CARE contact 1800 103 5354;**  
**E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); [www.cholainsurance.com](http://www.cholainsurance.com)**  
**Note: UIN for this product and the related add-on covers availed under this policy are as mentioned in the attached sheet, which forms part of the policy schedule.**

To :

DATE : 03/04/2023

Customer Name : **MR ROHIT AGRAWAL**

Address :

HOUSE NUMBER 362 SAMARTH SADEN MANIK CHOWK ALIGARH | |  
**,ALIGARH H.O,ALIGARH,UTTAR PRADESH,PIN - 202001**

Mobile- 7300698099, Landline- -

Dear Sir/Madam

Ref: Vehicle details updation in your Motor Insurance **3404/60000467/000/00**

On behalf of Chola MS we would to thank you for choosing us as your preferred insurer. Your vehicle details are updated in our records as per the details below. We request you to confirm the correct / missing information and send this letter back to the address given, to update the same in our records. If there are any corrections, we request you to provide the Registration Certificate (RC) for our records and future reference.

Vehicle Registration : **NEW**

Engine : **G4LAPM460942**

Chassis : **MALB351CLPM422107**

Documents to be sent to:

Manager (Operations),  
Cholamandalam MS General Insurance Ltd  
1st Floor, Hari Nivas Tower, 163, Thambu Chetty Street,  
Parrys Corner,  
Chennai - 600001

We request you to reply within 7 days of receipt of this letter. Alternatively, request you to e-mail your above Vehicle details with scanned copy of Registration Certificate to the following e-mail ID, quoting your policy number.  
customer@cholams.murugappa.com

For any further clarifications please feel free to call our toll free # 1800 200 5544.

Product Name : Motor Private Car Policy Bundled  
UIN : IRDAN123RP0018V01201819

**UIN for Add-on Covers**

Sl.No	Add-on cover Name	IRDA BAP UIN	UIN
1	Waiver of depreciation Bundled	IRDAN123RA0054201819	