



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Bundled - Private Car Policy UIN: IRDAN115RP0021V02202122 issued at 15-Oct-2023 (13:16:00)

Policy No.	3001/KA-18535203/00/000	Period of Own Damage	: From 15-Oct-2023(13:16:00) To 14-Oct-2024(Midnight)
Proposal No. & Date	: PRDKIA7000047, 15-Oct-2023	Period of Third Party Liability	: From 15-Oct-2023 (13:16:00) To 14-Oct-2026 (Midnight)
Insured's Name	: MR. KULDEEP SINGH	Period of CPA Owner Driver	: 15-Oct-2023(13:16:00) To 14-Oct-2026(Midnight)
Insured Type	: INDIVIDUAL	Previous OD Policy No.	: NA
PAN Card	: CAKPS8182F	Previous OD Insurer	: NA
Customer GSTIN	: NA	Previous TP Policy No.	: NA
Insured's Address	: S/O BIR BHAN SINGH HNO 84 JUDGES COLONY SECTOR 9 NEAR CNG STATION VAISHALI I E SAHIBABAD, GHAZIABAD, UTTAR PRADESH-201010	Previous TP Insurer	: NA

Nominee Details

Name of Nominee	Age	Relationship with Insured	Name of Appointee	Relationship with Nominee
NIRUPMA SINGH	38	SPOUSE	NA	NA

Vehicle Details

Registration No.	Registration Authority	Chassis No.	Engine No.	CC/KW
New	GHAZIABAD	MZBET815VFN558139	G4LHPM691190	1482
Make	Model	Variant	Fuel Type	Year of Manufacture
KIA	SELTOS	SELTOS G1.5T 7DCT GTX PLUS	PETROL	2023
Seating Capacity	Vehicle Class	Invoice Date	Geographical Area	Geographical Area Ext.
5	Private	15-Oct-2023	INDIA	NO

INSURED'S DECLARED VALUE (Rs.)

YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	Total IDV
1	1899905	0	0	0	1,899,905

SCHEDULE OF PREMIUM

A. Own Damage (OD) Premium		Amount (Rs.)		Amount (Rs.)
Basic Premium			Discounts	
Vehicle		50,926	Voluntary Deductibles (0) (IMT-22A)	0
Non-Electrical Accessories		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)		50,926	No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)		0	Sub Total (Discounts)	0
Lamp, Tyre Mudguards (IMT - 23)		0		
Sub Total		50,926	Net Own Damage Premium (A)	50,926
B. Liability Premium		Amount (Rs.)	PA Cover	
Basic Third Party Liability Premium (including TPPD)		10,640	Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (3Year)	1,336
Bi-Fuel Kit		0	PA Cover for Paid Driver of Rs 200000 (IMT-17)	0
Geographical Area Extension		0	PA Cover (0 Per Person) For 0 Persons(IMT-16)	0
Legal Liability				
Paid Driver (IMT-28)		0		
Employee (for 0 Person) (IMT-29)		0		
Sub Total (Legal Liability)		0		
Sub Total (PA Cover)		1,336		
			Net Liability Premium (B)	11,976
			Total Premium (A+B)	62,902
			SGST(9.00%)	5662
			CGST(9.00%)	5662
			Gross Premium Paid	74,226

Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. CONSOLIDATED STAMP DUTY PAID VIDE LETTER OF AUTHORIZATION NO. CSD6920232872 DATED 14 JUNE 2023 & NOT APPLICABLE FOR THE STATE OF JAMMU & KASHMIR. 3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22). 4. Add on Cover(s) : Zero Depreciation UIN: IRDAN115RP0006V01201819/A0021V01201819, CONSUMABLES UIN: IRDAN115RP0006V01201819/A0022V01201819, Engine protect Plus UIN: IRDAN115RP0006V01201819/A0025V01201819, Tyre Protect UIN: IRDAN115RP0006V01201819/A0029V01201819, Road Side Assistance UIN: IRDAN115RP0017V01200102/A0027V01201213. Geographical Extension Area : NA.

HSN :997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Invoice Number :181023180512
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:22
Hypothecation Details: ---NA---

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.