



Servicing Office : Commercial Space No. 501, 5th Floor, Som Dutt Tower, Plot No. K-2, Sector 18, NOIDA, UTTAR PRADESH  
 (State Code:09) -201301  
 Motor Private Car Policy Bundled UIN - IRDAN106RP0010V01201819  
 Certificate Cum Policy Schedule (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)  
 PAN : AAACI7573H GSTIN: 09AAACI7573H2Z9 CIN : U74899DL2000PLC107621 IRDAI Reg:106



Policy No:	HIB/56146990	Proposal No. & Date:	HIIB8858791, 19-MAY-2024				
Policy Issued On:	19-MAY-2024 18:55 HRS	Previous Policy No.:	NA				
Insured Name:	MRS. INDIRA SINGH	Previous Insurer:	NA				
Insured Address:	A-305 SHAURYA APARTMENTS, SECTOR-62, NOIDA . GAUTAM BUDH NAGAR . UTTAR PRADESH (State Code:09) -201301	Period of Own Damage :	19-MAY-2024 (18:55) To 18-MAY-2025 (1 YEAR)				
		Period of Liability Cover:	19-MAY-2024 (18:55) To 18-MAY-2027 (3 YEARS)				
		Period of Compulsory Personal Accident Cover:	19-MAY-2024 (18:55) To 18-MAY-2027 (3 YEARS)				
Customer Details	Customer Type	PAN	GSTIN	Nominee Details	Name	Age (Yr.)	Relation
	INDIVIDUAL	XXXXX3834K	NA		ALOK SINGH	63	SPOUSE

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALL NEW VERNA	VERNA 1.5 TURBO GDI DCT SX(O)	1482	2024	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
SALOON	NEW	NOIDA	YES	PETROL	MALGW41CVRM068430
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
1,654,710	0	0	0	1,654,710	G4LHPM789319

Own Damage Premium (A)	Amount(INR)	Liability Premium (B)	Amount(INR)
<b>Basic Own Damage Premium</b>		<b>Basic Third Party Liability Premium</b>	
Vehicle	21,121	Bi-Fuel Kit	0
Non-Elec. Accessories (IMT-24)	0	Geographical Area Extension (IMT-1)	0
Elec. Accessories (IMT-24)	0	<b>Sub Total (Third Party Liability)</b>	<b>10,640</b>
Bi-Fuel Kit (IMT-25)	0	<b>Personal Accident (PA) Cover</b>	
Geographical Area Extension (IMT-1)	0	Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	909
IMT 23 Premium	0	PA Cover for 5 Unnamed Passengers Rs 100000 Each (IMT-16)	750
<b>Sub Total (Basic Premium)</b>	<b>21,121</b>	PA cover for Paid Driver of Rs 2 Lac (IMT-17)	0
<b>Discount/Deductibles</b>		<b>Sub Total PA Cover</b>	<b>1,659</b>
Voluntary Deductibles (0) (IMT-22A)	0	<b>Legal Liability</b>	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	150
AA Membership (IMT-8)	0	Employees (for 0 persons) (IMT-29)	0
No Claim Bonus (0%)	0	<b>Sub Total (Legal Liability)</b>	<b>150</b>
Handicapped Discount (IMT-12)	0	<b>Net Liability Premium (B)</b>	<b>12,449</b>
<b>Sub Total (Deductibles)</b>	<b>0</b>	<b>Total Premium (A+B)</b>	<b>46,280</b>
<b>Total Own Damage Premium</b>	<b>21,121</b>	SGST(9%)	<b>4,166</b>
Add On Coverages ( ZD, CM, EP, RTI, KP, PB )	12710	CGST(9%)	<b>4166</b>
<b>Net Own Damage Premium (A)</b>	<b>33,831</b>	<b>Gross Premium Paid</b>	<b>54,612</b>

Add-on Cover Opted in the Policy: Zero Depreciation (IRDAN106RP0010V01201819/A0050V01201819), Consumables (IRDAN106RP0010V01201819/A0006V01202223), Engine Protect (IRDAN106RP0010V01201819/A0005V01202223), Return to Invoice (IRDAN106RP0010V01201819/A0051V01201819), Key Protect (IRDAN106RP0010V01201819/A0007V01202223), Personal Belonging (IRDAN106RP0010V01201819/A0053V01201819)

- Notes: 1. Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi
2. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.
3. Geographical Area Ext. extended to (IMT-1): NA
4. Policy issuance is subject to realization of cheque if premium is paid by cheque
5. The policy is subject to compulsory deductible of INR 1000 (IMT-22) & Voluntary Deductible of INR 0
6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website <http://www.iffcotokio.co.in>
7. Basic premium rates differ for NCB Vs Non-NCB, any wrong NCB declaration will attract recovery of NCB portion & difference of basic rate

Hypothecation Details: STATE BANK OF INDIA - GREATER NOIDA - GREATER NOIDA

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 learners 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 INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 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.

Declaration on Tax Invoice 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.

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.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response, he/she may approach the insurance ombudsman for the redressal of grievance at [www.irdai.gov.in](http://www.irdai.gov.in) or on website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in)

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH (State Code : 09), Insurer Invoice Number : HAP/HIB/56146990

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 XI of Motor Vehicle Act, 1988.

Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd. Corporate Office: 16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001	Scan for Renewal (Valid from 90 Days Prior to Expiry)	For & On Behalf of IFFCO Tokio General Insurance Company Limited.
Broker Code: 822 (Valid UPTO:30/05/2025) CIN No.: U67200HR2021PTC098982 GST: 06AAGCH0310P1ZP Email ID: connect@hiib.in Contact No: 0124-6833000	MISP NAME-ASPIRE AUTOMOBILES PVT LTD MISP CODE-HIIB-MHY-0145 DP NAME-TARUNA RANI	

For Claims, Policy Servicing & Renewal Kindly contact (ASPIRE AUTOMOBILES PRIVATE LIMITED) at +91-8859416915

