



Cholamandalam MS General Insurance Co. Ltd.

Servicing Office : 4 Mary Gold, Shanajaf Road, LUCKNOW, UTTAR PRADESH (State Code:09) -226001
Motor Private Car Policy Bundled UIN --IRDANI23RP0018V01201819
Certificate Cum Policy Schedule (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)
PAN :AABCC6633K GSTIN: 09AABCC6633K7ZB CIN :U66030TN2001PLC047977 IRDAI Reg:123



Table with 2 columns: Policy No. (3311/01314716/000/00), Policy Issued On (17-MAY-2024 17:22 HRS), Insured Name (MR. SUBHASH CHANDRA YADAV), Insured Address (SIKARA MEHDawal BHITIYA KALA SANT KABIR NAGAR AAD-2 67 C GANESH PUR RAHMANPUR, LUCKNOW, UTTAR PRADESH), Proposal No. & Date (HHB8832793, 17-MAY-2024), Previous Policy No. (NA), Previous Insurer (NA), Period of Own Damage (17-MAY-2024 (17:22) To 16-MAY-2025 (1 YEAR)), Period of Liability Cover (17-MAY-2024 (17:22) To 16-MAY-2027 (3 YEARS)), Period of Compulsory Personal Accident Cover (17-MAY-2024 (17:22) To 16-MAY-2027 (3 YEARS)), Customer Details (INDIVIDUAL, XXXXX4042B), Nominee Details (Name: PUSHPA DEVI, Age: 34, Relation: SPOUSE)

Vehicle Details table with columns: Make (HYUNDAI), Model (CRETA), Variant (1.5 MPI MT SX), Cubic Capacity (1497), Manufacturing Year (2024), Seating capacity (5), Body Type (SUV), Registration No. (NEW), RTO (LUCKNOW), Hypothecation/Lease* (NO), Fuel Type (PETROL), VIN/Chassis No. (MALPCS12LRM760222), Vehicle IDV (1,453,880), Electrical Accessories (0), Non-Electrical Accessories (0), BI Fuel Kit (0), Total IDV (1,453,880), Engine No (G4FLRV751730)

Table with 4 columns: Own Damage Premium (A), Amount (INR), Liability Premium (B), Amount (INR). Rows include Basic Own Damage Premium (18,558), Basic Third Party Liability Premium (10,640), Sub Total (Basic Premium) (18,558), Sub Total PA Cover (1,350), Sub Total (Legal Liability) (150), Net Own Damage Premium (A) (29,761), Gross Premium Paid (49,445)

Add-on Cover Opted in the Policy: Waiver of depreciation Bundled (IRDANI23RP0018V01201819/A0054V01201819), Consumables Plus Cover Bundled (IRDANI23RP0018V01201819/A0072V01201819), Hydrostatic Lock Plus Cover Bundled (IRDANI23RP0018V01201819/A0075V01201819), Vehicle Replacement Advantage Cover Bundled (IRDANI23RP0018V01201819/A0076V01201819), Loss of Key Cover Bundled (IRDANI23RP0018V01201819/A0071V01201819), Loss of Laptop and Mobile phone (IRDANI23RP0018V01201819/A0009V01202021)

Notes: 1. Consolidated Stamp Duty Paid Vide G.O. Rt No.157, Commercial Taxes and Registration (J1) Department, Tamil Nadu dated 28/04/2021

Table with 2 columns: Policy details and conditions. Row 1: 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... 3. Geographical Area Ext. extended to (IMT-1): NA. Row 2: 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. Row 3: 6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website http://www.cholainsurance.com. 7. Basic premium rates differ from NCB V/s Non-NCB, any wrong NCB declaration will attract recovery of NCB portion & difference of basic rate.

Hypothecation Details:

Payment Mode: Online

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.cholainsurance.com/customer-grievance or contact 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 or on website of General Insurance Council: 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/HY02719645

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

Table with 3 columns: Insurance Broker Name (Hyundai India Insurance Broking Pvt. Ltd.), Scan for Renewal (Valid from 90 Days Prior to Expiry), For & On Behalf of (Cholamandalam MS General Insurance Co. Ltd.), Broker Code (822), MISP NAME-J S V MOTORS AND CONSTRUCTIONS PRIVATE LIMITED, MISP CODE-HHB-MHY-0151, DP NAME-KUSUM SINGH, QR code, Authorized Signatory (Cholamandalam MS General Insurance Co. Ltd.)

For Claims, Policy Servicing & Renewal, Kindly contact (JSV MOTORS AND CONSTRUCTIONS PRIVATE LIMITED) at +91-7897700019