

Dear MR. VIKAS GOSWAMI,

Greetings from Mahindra Insurance Brokers!!!

We welcome you to the Ensure by Mahindra family and thank you for choosing our Insurance Program.

Ensure by Mahindra is a specially designed Insurance Program to give you a delightful ownership experience of the Mahindra vehicle by giving a smooth hassle free experience on your Vehicle Insurance. The Insurance is provided by the Insurance companies with whom MIBL is associated for selling its products.

The key benefits will be as follows:

- **Near Cashless facility**
- **Standard and faster Claim settlement**
- **Hassle -free Renewal**
- **Range of Add-on Covers**

Your satisfaction is our first priority. Please find enclosed:

- Certificate of Insurance (insurance policy)
- Policy wordings providing Terms & Conditions

All the above benefits will be available to you at Mahindra Dealer Service Centres. In the unfortunate event of damage to your Vehicle all you need to do is to get in touch with the Dealer Service Centre or the Insurance Company by dialling on the toll free number 18001035499

We once again thank you for choosing Ensure by Mahindra.

Best Wishes

Mahindra Insurance Brokers

**IFFCO Tokio General Insurance Co. Ltd.****Bundled - Private Car Policy CUM RECEIPT UIN:IRDAN106RP0010V01201819**

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Servicing Office of Insurer: ADD -1ST FLOOR SUITE NO. 108 , SUMMRUDHI BUSINESS SUITES SANJAY PLACE , AGRA (U.P.) PIN-282002, AGRA , , AGRA , UTTAR PRADESH-282002 State Code-09

PAN: AAAC17573H

GSTIN: 09AAAC17573H2Z9

Toll Free: 18001035499

Policy No & Policy Issued On	24140034 , 11 Sep 2024 5:59PM	Period of Own Damage Cover	11 Sep 2024 5:59PM to 10 Sep 2025 11:59PM (Midnight)
Proposal No. & Date	P23683100, 11 Sep 2024	Period of Liability Cover	11 Sep 2024 5:59PM to 10 Sep 2027 11:59PM (Midnight)
Insured Name	MR. VIKAS GOSWAMI	Period of CPA Cover	11 Sep 2024 5:59PM to 10 Sep 2027 11:59PM (Midnight)
Insured Add.	S/O SATYANAND GOSWAMI R/O H.NO-1/284, SHRIRAM NAGAR, BEHIND BANK OF INDIA, SHAHDARA S.O, EAST DELHI-110032, C/O HOUSE NO-100 BLOCK NO.6 AWAS VIKAS COLONY., AURAIYA , UTTAR PRADESH-206122	Previous Policy No Previous Insurer	NA NA
Insured Contact No	XXXXXX0229	Nominee Name NEHA GOSWAMI	Age 38 Relation SPOUSE

Make	Model	Variant	Cubic Capacity/GVW/Kw	Seating capacity
MAHINDRA & MAHINDRA	XUV700	XUV700 AX7 DSL MT 7 SEATER NPL BLK	2184	7
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.
PRIVATE	CLOSE		DIESEL	ZSR4H86066
Manufacturing Year	RTO	Registration No.	Registration Date	Trailer Chassis No/VIN
2024	Auraiya-UP79	New		MA1NE2ZSAR6H48691

Insured Declared Value

Tenure	Vehicle IDV	Body IDV	Trailer IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	CNG/LPG IDV	Total IDV
1	1888526	0	0	0	0	0	1888526

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability (including TPPD)	24,596
Vehicle	20,835	Third Party Liability For Bi-Fuel Kit	0
Trailer (IMT - 30)	0	Trailer (IMT - 30)	0
Non-Elec. Accessories	0	Legal liability to Driver (0) / Cleaner (0) / Helper (0) / Conductor (0) (IMT - 28)	0
Elec. Accessories (IMT-24)	0	PA Cover For Owner Driver (1500000)	990
CNG/LPG Kit (IMT - 25)	0	PA Cover (100000 per person) for Driver(1) /Cleaner(0) /Helper(0)/Conductor(0) (IMT-17)	150
Sub Total (Basic Premium)	20,835	PA Cover (100000 Per Person) for 0 Unnamed Persons (IMT-16)	0
Geographical Area Extension (IMT-1)	0	Legal liability to NFPP (0) (IMT- 37)	0
IMT - 34	0	Geographical Areas Extention (IMT - 1)	0
Lamp,Tyre Mudguards (IMT - 23)	0	IMT - 34 TP	0
		Legal liability to Employee (7)(IMT - 29)	1050
		Net Liability Premium (B)	26786
Add On (CONSUMABLES,DAILY CASH,ENGINE PROTECTION,KEY REPLACEMENT,NIL DEP,RSA,RTI,TOWING,TYRE PROTECTION)	19642	Total Premium (A+B)	66,763
Sub Total-Addition	40,477	CGST(9.00%)	6009
Deductibles		SGST(9.00%)	6009
Voluntary Deductibles (0) (IMT-22A)	0	Gross Premium Paid	78,781
Anti Theft Device (IMT-10)	500	Note: 1.Policy issuance is subject to realization of cheque	
AA Membership (IMT-8)	0	2.Consolidated stamp duty paid to state exchequer	
No Claim Bonus (0%)	0	3.The policy is subject to compulsory deductible of Rs.2000 (IMT-22)	
Sub Total (Deductibles)	500	4.Geographical Area-India	
Net Own Damage Premium (A)	39,977	*Subject to IMT Endt. Nos.& Memorandum:17,29,7,10,22	

Policy Number : 24140034**Motor Add-on Covers**

Sr. No.	Addon Description	Premium Amount in Rs. (Before Tax)
1	CONSUMABLES - IRDAN106RP0010V01201819/A0006V01202223	1889
2	DAILY CASH - IRDAN106RP0010V01201819/A0052V01201819	1250
3	ENGINE PROTECTION - IRDAN106RP0010V01201819/A0005V01202223	3211
4	KEY REPLACEMENT - IRDAN106RP0010V01201819/A0007V01202223	567
5	NIL DEP - IRDAN106RP0010V01201819/A0050V01201819	5666
6	RSA - IRDAN106RP0010V01201819/A0062V01201819	750
7	RTI - IRDAN106RP0010V01201819/A0051V01201819	3778
8	TOWING - IRDAN106RP0010V01201819/A0059V01201819	75
9	TYRE PROTECTION - IRDAN106RP0010V01201819/A0008V01202223	2456
Total Addons Premium		19642

Hypothecation Details: Hypothecation, STATE BANK OF INDIA, - AURAIYA

MISP Details: Name: RAJENDRA AUTOWHEELS PVT LTDCode: MIBL/M&M/AACCR1218C/001 Receipt No: 24140034 Payment Mode: ACH Reference code: LR010271RAW2

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)Any purpose in connection with Motor Trade

Limits of Liability: (a) Under Section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act,1988. (b) Under Section II-I(ii) of the policy: Damage to Third Party Property ` 750000/-; PA Cover for Owner-Driver under Section III: CSI ` 1500000/-.

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.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at 18001035499 or may write an email at chiefgrievanceofficer@iffcotokio.co.in. In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at .In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website:www.irdai.gov.in , or on the website of General Insurance Council: www.gicouncil.in or on the company website <https://www.iffcotokio.co.in/>.

The Policy wording is available on request at free of cost. The Same can be downloaded from our Website <https://www.iffcotokio.co.in/>.

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 legal interpretation, English version will hold good.

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 Motor Vehicle Act, 1988

I/ 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.

HSN : 997134 **Description of Service:** Motor vehicle Insurance **Place of Supply :** UTTAR PRADESH(State Code : 09) Invoice Number : 24140034

UIN: IRDAN106RP0010V01201819

For & On Behalf of IFFCO Tokio General Insurance Co. Ltd.



Authorized Signatory

Broker Name & Corporate Add: Mahindra Insurance Brokers Limited , Ground Floor, Sadhana House, Behind Mahindra Towers, 570 P.B.Marg, Worli, Mumbai-400018

Email id: insurance.care@mahindra.com **Toll Free No:** 1800 266 2626 , Mon to Sat from 10.00 AM

License Code No: 261 & **Validity:** 17-05-2025 **CIN:** U65990MH1987PLC042609