



SURAKSHA AUR BHAROSA DONO

Policy No:	HYNDAIHIB/1224172	Proposal No. & Date:	HIB10167146, 02-AUG-2024
Policy Issued On:	02-AUG-2024 11:48 HRS	Previous Policy No.:	NA
Insured Name:	MS. SHIVANI SINGH	Previous Insurer:	NA
Insured Address:	J-8 JUDGES COLONY CIRCUIT HOUSE CANTT . KANPUR , UTTAR PRADESH (State Code:09) -208004	Period of Own Damage :	02-AUG-2024 (11:48) To 01-AUG-2025 (1 YEAR)
		Period of Liability Cover:	02-AUG-2024 (11:48) To 01-AUG-2027 (3 YEARS)
		Period of Compulsory Personal Accident Cover:	02-AUG-2024 (11:48) To 01-AUG-2027 (3 YEARS)
Customer Details	Customer Type: INDIVIDUAL PAN: XXXXX5297B GSTIN: NA	Nominee Details	Name: RAJESH KUMAR Age (Yr.): 62 Relation: FATHER

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	1.5 MPI MT SX TECH	1497	2024	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
SUV	NEW	KANPUR	NO	PETROL	MALPC812LRM795437
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No.
1,518,480	0	0	0	1,518,480	G4FLRV801469

Own Damage Premium (A)	Amount(INR)	Liability Premium (B)	Amount(INR)
Basic Own Damage Premium		Basic Third Party Liability Premium	
Vehicle	33,919	Bi-Fuel Kit	0
Non-Elec. Accessories (IMT-24)	0	Geographical Area Extension (IMT-1)	0
Elec. Accessories (IMT-24)	0	Sub Total (Third Party Liability)	10,640
Bi-Fuel Kit (IMT-25)	0	Personal Accident (PA) Cover	
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
Sub Total (Basic Premium)	33,919	PA cover for Paid Driver of Rs 2 Lac (IMT-17)	300
Discount/Deductibles		Sub Total PA Cover	1,959
Voluntary Deductibles (0) (IMT-22A)	0	Legal Liability	
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	Sub Total (Legal Liability)	150
Handicapped Discount (IMT-12)	0	Net Liability Premium (C)	12,747
Sub Total (Deductibles)	0	Total Premium (A+B)	59,116
Total Own Damage Premium	33,919	SGST(9%)	5,321
Add On Coverages (ZD, CM, EP, RTI, KP, PB)	12448	CGST(9%)	5321
Net Own Damage Premium (A)	46,367	Gross Premium Paid	69,758

Add-on Cover Opted in the Policy: Depreciation Reimbursement- (Private Car)- Bundled(IRDAN144RP0006V02201819/A0023V01201819), Cover for Consumables- (Private Car)-Bundled IRDAN144RP0006V02201819/A0030V01201819), Engine Guard- (Private Car)-Bundled(IRDAN144RP0006V02201819/A0028V01201819), Return to Invoice- (Private Car)-Bundled IRDAN144RP0006V02201819/A0024V01201819), Cover for Key Replacements- (Private Car)-Bundled(IRDAN144RP0006V02201819/A0025V01201819), Loss of Personal Belonging- (Private Car)-Bundled(IRDAN144RP0006V02201819/A0031V01201819)

Notes: 1. Consolidated Stamp duty paid to state exchequer	
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-21) & 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.sbigeneral.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: 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 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 may be 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 reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recovery from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interpretation, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.sbigeneral.in/portal/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 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 : 0000001224172

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.

Insurer 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 SBI General Insurance Company Limited.
Broker Code: 822 (Valid UPTO: 30/05/2025) CIN No: U672001HR2021PTC098982 GST I: 06AAGCH0310P1ZP Email ID: connect@hib.in Contact No: 0124-6833000		
MISP NAME-TIRUPATI SERVICES PRIVATE LIMITED MISP CODE-HIB-MHY-0085 DP NAME-MUNISH KUMAR YADAV		Authorized Signatory

For Claims, Policy Servicing & Renewal, Kindly contact (TIRUPATI HYUNDAI) at +91-9935532302