

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Private Car Package Policy



Take it easy!

Vehicle Details		Policy Details	
Make	TOYOTA KIFLOSAR	Policy No.	2311 1885 5886 6680 808
Model	-INNOVA CRISTA 2.4 GX MT 7 STR(2383 CC) -	Period of Insurance	From 19 Oct, 2019 00:01 hrs
Registration No	UP-45-CL-6786		To 18 Oct, 2020 Midnight
RTO	VARANASI	Insurance Date	18 Oct 2019
Chassis No.	MSJG88EM202006618	Invoice No.	10055895660000
Cubic Capacity /Watts	2383 Seats 7	PAN No.	
Year of Manufacture	2016 Body Type MUV		
Engine No.	2GDA030282		

Insured's Declared Value (IDV) (₹)				
Vehicle	Electrical Accessories	Non Electrical Accessories	CHGLPG KR	Trailer
1,208,001	0	0	0	0
				Total IDV
				1,208,001

Premium Details (₹)	
Own Damage Premium(s)	Liability Premium(s)
Basic Own Damage: 12102	Basic Third Party Liability: 7880
Total Basic Premium: 12102	PA Cover for Owner Driver of ₹ 150000: 325
Less: No Claim Bonus (25%): 3026	PA Cover for Un-Named Persons of ₹ 100000 Each (for 7 Persons) (MT-16): 350
Total - Less: 3026	Net Liability Premium (s): 8585
Add on Coverages	Total Package Premium (s+): 33006
Wear Depreciation: 6015	Integrated Tax 16%: 5941
Emergency Assistance: 350	
Total - Add on: 6365	
Net Own Damage Premium (s): 24441	Total Premium: 38947

Geographical Area		Compulsory Deductible (MT-22)		Voluntary Deductible (MT-22A)	
India		3,000		0	

Payment Details	
Cheque / DD / Fund Transfer No.	Fund Transfer No. MT191653758
Date:	18/10/2019
Drawn on	SBIDirect

Previous Policy No. TCH87371002 Valid 18/10/2018 to 18/10/2019 of CHOLAMANDLAM MS GENERAL INSURANCE CO.LTD. NCB 20%  
 If operation found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.



Nominee for Owner driver: ROSHAN ARA, Mother Appointee  
 Hypothecated(MT-7) with: AKIS BANK  
 Named Persons & Nominees(MT-15)

**LIMITATIONS AS TO USE:** The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward by Carriage of goods (other than complex or personal baggage) b) Organized rallies c) Speed racing d) Reliability Trials e) Any use in connection with Motor Trade. Persons of Class of Persons entitled to drive: Any person holding the insured insurance that a person driving holds an appropriate driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1988. Limits of Liability: 1. 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 Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy - Damage to Third Party Property - ₹ 750000 3. P. A. Cover under Section II) for Owner - Driver(CS): ₹ 1500000 Terms, Conditions & Exclusions: As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

Warranted that the Assured named hereinowner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.  
 We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter XI, XI of M. V. Act 1988. The stamp duty of 0.50 paid by Diamond Draft, vide Receipt/Challan no. CSD/35/2019/2288/19 dated 27-05-2019 as prescribed in Government Notification Revenue and Forest Department No. Madras 2064/4125/CR695/4-1 Dated 31/12/2004.

**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". Disclaimer: The Policy shall be void from inception if the premium in full is not realized by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued based on the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Branch: LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No.: +91-22-68383600

Goods and Service Tax Registration No: 27AABCL5045N128		HSN Code: 997134	
Agent Name: POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD Agent Code: 201714906332 Contact No: 91-11-27561382		For HDFC ERGO General Insurance Company Ltd	
		 Duly Constituted Attorney	
Scan for Instant Policy Info			

HDFC ERGO General Insurance Company Limited, (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016). CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 106 - 105 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. Customer Service no: 022 - 6234 6234 / 0120 - 6234 6234 Te.: +91 22 6838 3600 | Fax: 91 22 6838 3699 | care@hdfcergo.com | www.hdfcergo.com. URN: HDIE-MO-P14-4G-N02-14-15 IRDAI Reg No. 146

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 7/11/2020