



IFFCO Tokio General Insurance Company Ltd.  
 Unit Nos. 52-63, Mezzanine Floor Ansal Fortune Arcade Sec 18 Noida - 201301, Uttar Pradesh (State Code-09)  
 Ph: 0120-2488223 Helpdesk No: 0120248822  
 GSTIN: 09AAACI7573H2Z9

**CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT**

Policy No. <b>ITG/S2713521</b>	Bundled Cover Private Cars Issued at: 10:33 Hours on 30/12/2019 [UIN : IRDAN106RPO010V01201819] Period of Insurance OD: 30/12/2019 (10:33 Hrs) To 29/12/2020 (Midnight) TP : 30/12/2019 (10:33 Hrs) To 29/12/2022 (Midnight)	Proposal No. & Date <b>P13222000, 30/12/2019</b>
Insured's Name <b>MR. DHARAM VEER SINGH</b>	Insured's Address <b>B-13, PANDAV NAGAR MEERUT - 250002 Uttar Pradesh (State Code-09)</b>	GSTIN <b>NA</b>
Chassis No. <b>MAKGM64LKN400938</b>	Engine No. <b>L15Z17019639</b>	Model <b>CITY/1.5 VX CVT</b>
Geographical Area <b>India</b>	Date of First Sale <b>30/12/2019</b>	Mfg. Year <b>2019</b>
	Seating Cap. <b>5</b>	Body Color <b>White Orchid Pearl</b>
	Place of Registration <b>Meerut</b>	Body Type <b>Sedan</b>
		Fuel Type <b>Petrol</b>
		Registration No. <b>NA</b>

**INSURED'S DECLARED VALUE (Rs.)**

Vehicle: 1294475	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 1254475
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**SCHEDULE OF PREMIUM**

A. Own Damage Premium		Amount (Rs.)	B. Liability Premium		Amount (Rs.)
Basic Premium			Third Party Liability		
Vehicle		22017	Basic Third Party Liability Premium including TPPD		9534
Non Electrical Accessories		0	Sub Total (Third Party Liability)		9534
Electrical Accessories (IMT-24)		0	PA Cover		
Bi Fuel Kit (IMT-25)		0	Compulsory PA Cover for Owner Driver		975
Basic Premium Total		22017	Nominee: MRS. NEELAM SINGH (SPOUSE) (33Years)		
Add Geographical Area Ext. (IMT-1)		0	Optional PA cover for Paid Driver (IMT-17)		300
Sub Total		22017	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)		1500
Deductibles			Sub Total (PA Cover)		2775
Voluntary Deductibles (IMT-22A)		0	Legal Liability		
Anti Theft Device (IMT-10)		500	Paid Driver (IMT-28)		150
AA Membership (IMT-8)		0	Employees (for 0 persons) (IMT-29)		0
Handicap (0%)		0	Sub Total (Legal Liability)		150
NCB (0%)		0			
Sub Total (Deductibles)		500			
Add-Ons (Deprecation Waiver, Engine and Gear Box Protection Cover, Loss of Key Cover)		9660			
Net Own Damage Premium(A)		31177	Net Liability Premium(B)		12459
Note:			Total Premium (A + B)		43636
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.			SGST(9%)		3928
2. Consolidated stamp duty paid to State Exchequer.			CGST(9%)		3928
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)			Gross Premium Paid		51492

CPA Insurer Name: NA, Valid From: NA, Valid To: NA, CPA Sum Assured: NA,  
 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) Organised 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 and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.  
 Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000.  
 Cover Under Section III for Owner-Driver is Rs. 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-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. No Claim Bonus or/ly be allowed provided the policy is renewed with in 90 days of the expiry date of the previous policy.  
 HP/Lease/Hypothecation with: STATE BANK OF INDIA - MEERUT  
 Subject to L.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein.  
 You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.  
 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 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 AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.  
 SAC : 997134. Description of Service : Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: 82713521, Payment Receipt No: 82713521, Payment mode: Cash  
 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 M.V. Act, 1988.

Broker Name: **SMC Insurance Brokers Pvt. Ltd.**  
 Broker Code: **289**  
 Broker Contact No.: **1800 2666 2666**  
 Claim Assistance Number:  
**1800 2666 2666**



For & On Behalf of  
**IFFCO Tokio General Insurance Company Ltd.**  
 Authorised Signatory  
 S.J.S. AUTO SERVICES PVT.LTD.  
 MISP Code: 171000U12, MISP Name: S.J.S.AUTO SERVICES PVT.LTD.