



**Bharti AXA General Insurance Co. Ltd.**  
**Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP), UIN: IRDAN139RP0037V01201819**  
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No. HAX/S6922062  
 Policy Issued On 11-JUN-2020 (16:30)  
 Insured Name MR. SATISH KUMAR  
 Insured Add. H.N 5 FIRST FLOOR, CMO COMPOUND,, ETAWAH,  
 UTTAR PRADESH-206001

Proposal No. & Date P29708621, 11-JUN-2020  
 Previous Policy No. NA  
 Previous Insurer NA  
 Period of Own Damage 11-JUN-2020(16:50) to 10-JUN-2023(Midnight)3 Years  
 Period of Liability Cover 11-JUN-2020(16:50) to 10-JUN-2023(Midnight)3 Years  
 Period of CPA Cover 11-JUN-2020(16:48) to 10-JUN-2023(Midnight)3 Years  
 Age 55 [ MALE ] Relation BROTHER  
 Servicing Office of Insurer: Unit No. 27,28,29 null,6th Floor,Mega Mall, 63/2-C ( Part)Mall Road Kanpur-208001, KANPUR, UTTAR PRADESH, PINCODE:208001, UTTAR PRADESH (State Code : 09), PH-080-40260100

Nominee Name RAJBIR SHARMA

PAN: AADCB2008D

GSTIN: 09AADCB2008D1ZA

CIN: U66030KA2007PLC043362

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT EX	1497	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	ETAWAH	Yes	PETROL	MALPA812LLM020927
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
949,050	0	0	0	949,050	G4FLLV028992

Own Damage Premium (A)		Schedule of Premium (Amount in Rs.)	
<b>Basic Premium</b>		<b>Deductibles</b>	
Vehicle	46,862	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
<b>Sub Total (Basic Premium)</b>	<b>46,862</b>	<b>Sub Total (Deductibles)</b>	<b>0</b>
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD EP CM PB KP)	17,729
IMT 58 Premium	0		
<b>Sub Total-Addition</b>	<b>46,862</b>	<b>Net Own Damage Premium (A)</b>	<b>64,591</b>

Liability Premium (B)		Total Premium (A + B)	
<b>Basic Third Party Liability</b>		<b>CGST (9%)</b>	
Third Party Liability For Bi-Fuel Kit	9,534	PA Cover For 5 Persons of Rs. 200000 Each (IMT-16)	1,500
Third Party Liability For Geographic Extension	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	300
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	914	Legal Liability For Paid Driver (IMT-28)	150
		Legal Liability for Employees (for 0 persons) (IMT-29)	0
		<b>Net Liability Premium (B)</b>	<b>12,398</b>
<b>SGST (9%)</b>	<b>6930</b>	<b>Gross Premium Paid</b>	<b>90,849</b>

Tenure		Total IDV	
11-JUN-2020 to 10-JUN-2021	11-JUN-2021 to 10-JUN-2022	949,050	799200
Total IDV		699300	

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) Power tracking (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 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.

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 Rs 7.5 lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs 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.

Hypothecation Details: STATE BANK OF INDIA - Etawah  
 MISF: AB-MHY000100 - RAJENDRA AUTO WHEELS PVT. LTD. Designated Person (DP) Name: GAURAV SAXENA, Code: AB-DPHY000138-6477  
 Receipt No: S6922062, Payment Mode: ACH

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.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : S6922062  
 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



For & On Behalf of Bharti AXA General Insurance Co. Ltd.

*[Handwritten Signature]*

Scan QR for Latest Status and Renew after 10-MAR-23  
 Broker's Name & Add.: Aditya Birla Insurance Brokers Ltd. One India Buis Centre, Tower -1, 14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400 013, IRDA License Number - ABIBL - 146/03  
 Insurer's IRDA Registration Number-139

Authorized Signatory

In case of any claim or assistance required please contact our 24x7 help line at 18002707000 .

*Self-attested*  
*Satish Kumar*  
 21.07.2020