



Bharti AXA General Insurance Co. Ltd.
Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP), UIN: IRDAN139RP0039V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No HAX/S6930881
Policy Issued On 03-JUL-2020 (18:53)
Insured Name MR. PINKU KUMAR
Insured Add. S/O MR. RADHEY SHYAM, R/O J-11, OFFICER'S COLONY, DM COMPOUND, SHAHJAHANPUR, UTTAR PRADESH-242001
Nominee Name MRS NISHA GUPTA
Servicing Office of Insurer: 146, CIRCUIT HOUSE CHAURAHA, 1st FLOOR ABOVE IDBI BANK BUILDING, CIVIL LINES, BAREILLY-243001, UTTAR PRADESH, PINCODE 243001
 UTTAR PRADESH (State Code : 09), PH:080-40260100

Proposal No. & Date P30310571, 03-JUL-2020
Previous Policy No. NA
Previous Insurer NA
Period of Own Damage 03-JUL-2020(18:53) to 02-JUL-2021(Midnight) 1 Year
Period of Liability Cover 03-JUL-2020(18:53) to 02-JUL-2023(Midnight) 3 Years
Period of CPA Cover 03-JUL-2020(18:48) to 02-JUL-2023(Midnight) 3 Years
Age 28 | FEMALE | **Relation** SPOUSE
 UTTAR PRADESH, BAREILLY, UTTAR PRADESH, PINCODE 243001

PAN: AADC2008D **GSTIN:** 09AADC2008D1ZA **CIN:** U66030KA2007PLC043362

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT SX	1497	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	SHAHJAHANPUR	Yes	PETROL	MALPC812LLM025379
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,278,700	0	0	0	1,278,700	G4FLLV035728

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	36,724	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
Sub Total (Basic Premium)	36,724	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD EP CM RTI PB KP)	9,889
IMT 58 Premium	0		
Sub Total-Addition	36,724	Net Own Damage Premium (A)	46,613
Liability Premium (B)			
Basic Third Party Liability	9,534	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	914	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	11,348
		Total Premium (A + B)	57,961
SGST (9%)	5217	CGST (9%)	5217
		Gross Premium Paid	68,395
Note: 1. Policy issuance is subject to realization of cheque		4. Geographical Area India.	
2. Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)		5. The insurance company will display terms & conditions on its website www.bharti-axa.co.in which can be accessed by you online.	
3. The policy is subject to compulsory deductible of Rs. 1000 (IMT-25)		*Subject to IMT Endt. Nos & Memorandum: 7.16, 22, 28	
Tenure	03-JUL-2020 to 02-JUL-2021		
Total IDV	1,278,700		

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 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.7.5lakhs 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 - SHAHJAHANPUR

MISP: AB-MHY000191 - AKC AUTO PRIVATE LIMITED Designated Person (DP) Name: AFZAL HUSAIN KHAN, Code: AB-DPHY000262-5994

Receipt No: S6930881, **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 : S6930881
 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.



Scan QR for Latest Status and Renew after 02-APR-21

Broker's Name & Add: Aditya Birla Insurance Brokers Ltd. One India Bulls Centre, Tower -1, 14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400 013; IRDA License Number -ABIBL-146603
 Insurer's IRDA Registration Number-139

Authorized Signatory

In case of any claim or assistance required please contact our 24X7 help line at 18002707000 .