

PRIVATE CAR CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Important Note: 1) The Validity of this Certificate of Insurance cum Schedule is subject to realization of the premium cheque. 2) This Insurance Policy cover is valid subject to availability of Complete and Correct Registration Number within 15 days from the Date of Commencement of this Policy.

Policy Issuing Office	: "Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri (East), Mumbai - 400 069.		
Policy Number	: 0000000015115372-01	Policy Servicing Branch	: Agra
Insured Name	: Mrs. ANITA SINGH		
Business or Profession	: profession		
Address	: WO MR SURYABHAN KUMAR VERMA RO J28, JUDGE COMPOUND MALKHAN NAGAR, CIVIL LINES ALIGARH, Aligarh, Aligarh-202001, Uttar Pradesh		
Customer Contact Details	: +91-8802150778		
Period of Insurance	: From: 30/10/2020 00:00hrs to: 29/10/2021 Midnight		
Geographical Area	: India		

INSURED MOTOR VEHICLE DETAILS		INSURED'S DECLARED VALUE(IDV) (in Rs.)	
Make	Ford	Vehicle	719,910
Model & Variant	EcoSport&1.5 (D) Titanium TDCI	Trailer	0
Year of Manufacturing	2017	Non Electrical Accessories	0
Registration Number	UP 80 EH 3031	Electrical Accessories	0
Engine Number	HG00570	CNG / LPG Kit	0
Chassis Number	AHG00570	Total IDV	719,910.00
Cubic Capacity/KW	1498		
Seating Capacity (Including Driver)	5		
Type of Body	SUV		
RTO Location Name	Agra		

LIMITATION AS TO USE: As per Motor Vehicle Rules, 1989,

The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward, b) Carriage of Goods (other than samples or personal luggage), c) Organized racing, d) Pace Making, e) Speed testing f) Reliability Trials, g) Any purpose in connection with Motor Trade.

DRIVERS CLAUSE: Any Person including the Insured Provided that a person driving holds an effective 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 Vehicle Rules, 1989.

LIMITS OF LIABILITY: a. Under Section II-1(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. b. Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Upto Rs.750000/- . c. PA Cover for owner-driver under Section-III CSI - Rs.1500000 /-.

Deductible under Section-I: (i) Compulsory deductible Rs.1000/- (ii) Voluntary deductible Rs. 0 /- (iii) Additional Compulsory deductible Rs. ___/-.

Special Conditions: Warranted all damages existing prior to inception of risk are excluded from the scope of policy.

PUC-Warranty: Warranted that the Insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

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), as follows: The preceding year - 20%; Preceding two consecutive years - 25%; Preceding three consecutive years - 35%; Preceding four consecutive years - 45%; Preceding five consecutive years - 50%. The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.

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PREMIUM COMPUTATION TABLE

OWN DAMAGE SECTION				LIABILITY SECTION			
Cover	Sum Insured	No. of persons	PREMIUM (Rs.)	Cover	Sum Insured	No. of persons	PREMIUM (Rs.)
Own Damage Premium for Vehicle & Accessories (Amount will be including all tariff covers & discounts & Other Loading / Discount)	719,910.00		10,067.86	Basic Third Party Liability Premium	Unlimited		3,221.00
SBIG Add on Covers				Trailers			0.00
Basic Road side Assistance			0.00	BI fuel kit (CNG/LPG)			0.00
Depreciation Re-imbursment			3,779.53	Geographical Extension			0.0
Return to Invoice			0.00	Driving Tuition			0.00
Engine Guard			0.00	Additional Covers			
Cover for Consumables			1799.78	PA cover - Owner Driver	1500000		325.00
Protection of NCB	0		0.00	PA cover - Unnamed Passengers (SI/Person)	0	5	0.00
EMI Protector	0.00		0.00	PA cover- Paid Driver	100000	1	50.00
Cover for Key Replacements			0.00	Legal Liability Cover			
Inconvenience Allowance (SI/Day)	0		0.00	LL - Driver		1	50.00
Loss of Personal Belongings	0		0.00	LL - Employees		0.0	0.00
Enhanced PA cover - Owner Driver	0		0.00	LL - Soldier / Sailor / Airman		0	0.00
Enhanced PA cover - Unnamed Passengers (SI/Person)	0	0	0.00	Less Discounts			
Enhanced PA cover - Paid Driver	0	0	0.00	TPPD - Third Party Property Damage Discount			0.0
Hospital Cash cover - Owner Driver	0.00	0	0.00	Use confined to Own Premises			0.00
Hospital Cash cover - Unnamed Passengers (Benefit/Person)	0.00	0	0.00	Vintage Car			0.00
Hospital Cash cover - Paid Driver	0.0	0	0.00	NCB Details			
Additional Roadside Assistance			0.00	No Claim Bonus			35.0% - Rs.5163.01
Total Own Damage Premium (A)				Total Third Party Liability Premium (B)			
				15,647.17			
Subject to I.M.T Endorsement Nos. : IMT22 IMT28 IMT7 IMT30 IMT17				TOTAL POLICY PREMIUM (A+B)			
EMI Protector Deductible: No				3,472.78			
Subject to SBIG Add-On Endorsement Nos.: SBIG.17 SBIG16				Taxes as applicable			
				Kerala Flood Cess @ 1%			
				0.00			
				Total Premium Collected			
				22,766.00			

Hire Purchase/ Lease /Hypothecated with : STATE BANK OF INDIA,

Premium Collection details: Receipt No.:15595269, Receipt Date:05/10/2020

For claims, Please contact us at Toll Free number
 MTNL/BSNL users - 1800-22-1111
 Other users - 1800-102-1111

For Road side Assistance Service,
 Name - N.A

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.

For and on behalf of SBI General Insurance Co. Ltd



Authorized Signatory

Consolidated Stamp Duty Rs. 0.5 paid towards Insurance Policy Stamps vide Order No. 0007005817201920 Dated 2020-10-05 11:52:33.0 of General Stamp Office, Mumbai

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". For legal interpretation English version will be good.

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