



**Bharti AXA General Insurance Co. Ltd.**  
OFFICE NO. 507, RATAN SQUARE, 20 VIDHAN SABHA MARG, LUCKNOW, UTTAR PRADESH-226001

Help Desk No. : 18001032292 IRDA Reg No. : 139 CIN No. : U66030KA2007PLC043362  
Servicing Branch GSTIN No. : 09AADCB2008D1ZA PAN No.: AACDB2008D



**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE**

Policy No.  
**KIA/SK05103**

**Smart Drive Private Car Bundled Cover Insurance UIN: IRDAN139RP0039V01201819 issued at 10-Jul-2020 (09:58:00)**

<b>Proposal No. &amp; Date</b> : PRDKIA194554, 10-Jul-2020	<b>Period of Own Damage</b> : 10-Jul-2020(09:58:00) To 09-Jul-2021(Midnight)
<b>Insured's Name</b> : MR. VINOD KUMAR	<b>Period of Thrd Party Liability</b> : 10-Jul-2020 (09:58:00) To 09-Jul-2023 (Midnight)
<b>Insured Type</b> : INDIVIDUAL	<b>Period of CPA Owner Driver</b> : 10-Jul-2020(09:58:00) To 09-Jul-2021(Midnight)
<b>PAN Card</b> : NA	<b>Previous OD Policy No.</b> : NA
<b>Customer GSTIN</b> : NA	<b>Previous OD Insurer</b> : NA
<b>Insured's Address</b> : 418,NEAR K.L INTER NATIONAL SCHOOL, JAGRITI VIHAR, SECTOR 9,L L R M MED COLLEGE, MEERUT, UTTAR PRADESH-250004	<b>Previous TP Policy No.</b> : NA
	<b>Previous TP Insurer</b> : NA

<b>Nominee Details</b>				
<b>Name of Nominee</b> KUMARI POONAM	<b>Age</b> 35	<b>Relationship with Insured</b> SISTER	<b>Name of Appointee</b> NA	<b>Relationship with Nominee</b> NA

<b>Vehicle Details</b>				
<b>Registration No. New</b> MEERUT	<b>Registration Authority</b> MEERUT	<b>Chassis No.</b> MZBEU812LLN121642	<b>Engine No.</b> G4FLLV040992	<b>CC</b> 1497
<b>Make</b> KIA	<b>Model</b> SELTOS	<b>Variant</b> G1.5 6MT HTX	<b>Fuel Type</b> PETROL	<b>Year of Manufacture</b> 2020
<b>Seating Capacity</b> 5	<b>Vehicle Class</b> Private	<b>Invoice Date</b> 09-Jul-2020	<b>Geographical Area</b> INDIA	<b>Geographical Area Ext.</b> NO

<b>INSURED'S DECLARED VALUE (Rs.)</b>					
<b>YEAR</b> 1	<b>Vehicle</b> 1267300	<b>Electrical Accessories</b> 0	<b>Non Electrical Accessories</b> 0	<b>CNG/LPG</b> 0	<b>Total IDV</b> 1,267,300

**SCHEDULE OF PREMIUM**

A. Own Damage (OD) Premium		Amount (Rs.)	Amount (Rs.)	
<b>Basic Premium</b>			<b>Discounts</b>	
Vehicle	32,352		Voluntary Deductibles (0) (IMT-22A)	0
Non-Electrical Accessories (IMT-24)	0		Anti Theft Device (IMT-10)	0
Electrical Accessories (IMT-24)	0		AA Membership (IMT-8)	0
Bi Fuel Kit (IMT-25)	0		Handicap Discount	0
<b>Sub Total (Basic Premium)</b>	32,352		No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)	0		<b>Sub Total (Discounts)</b>	0
<b>Sub Total</b>	32,352		<b>Add On (Depreciation Cover, Consumables Cover, Engine &amp; Gear box Protection Cover, TC, Key Replacement Cover, PB, Invoice Price Cover)</b>	1,901
			<b>Net Own Damage Premium (A)</b>	<b>34,253</b>
<b>B. Liability Premium</b>		<b>Amount (Rs.)</b>	<b>PA Cover</b>	
Basic Third Party Liability Premium (including TPPD)	9,534		Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (1Year)	325
Bi-Fuel Kit	0		PA Cover for Paid Driver of Rs200000 (IMT-17)	0
Geographical Area Extension	0		PA Cover (0 Per Person) For 0 Persons(IMT-16)	0
<b>Legal Liability</b>				
Paid Driver (IMT-28)	150			
Employee (for 0 Person) (IMT-29)	0			
<b>Sub Total (Legal Liability)</b>	150			
<b>Sub Total (PA Cover)</b>	325		<b>Net Liability Premium (B)</b>	<b>10,009</b>
			<b>Total Premium (A+B)</b>	<b>44,262</b>
			<b>SGST(9.00%)</b>	3984
			<b>CGST(9.00%)</b>	3984
			<b>Gross Premium Paid</b>	<b>52,230</b>

Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer 3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22). 4. Add on Cover(s) : Depreciation Cover UIN: IRDAN139A0024V01200910, Consumables Cover UIN: IRDAN139A0007V01201213, Engine & Gear box Protection Cover UIN: IRDAN139RP0032V01200809/A0006V01201314, TC UIN: , Key Replacement Cover UIN: IRDAN139A0002V01201314, PB UIN: , Invoice Price Cover UIN: IRDAN139A0001V01201011. Geographical Extension Area : NA.

HSN :997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Invoice Number :SK05103  
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 to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act 1938. Under Section II-1(ii) of the policy-Damage to property other than the property belonging to the insured or held in trust or in the custody of control of the insured up to the limit specified Rs.7.5 Lakh. Under Section (iii) of policy- PA cover for owner driver CSI Rs. 15 Lakh.  
Subject to IMT Endt. Nos.& Memorandum:7,22,28  
Hypothecation Details: CANARA BANK, CIVIL LINES - ETAI  
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, 1938 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY". For legal interpretation, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at (18002585956) or may write an email at (Customer.Service@bharti-axa.co.in). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (bhakti.tayade@bharti-axa.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at (Rohit.kohli@bharti-axa.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.bharti-axa.co.in or on www.gicouncil.in  
Please visit https://www.bharti-axa.co.in/download-center/products/car-insurance for the policy wordings for complete details on Terms and Conditions.

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 M.V. Act, 1938

Broker Name : SMC Insurance Brokers Pvt. Ltd.  
IRDA - DIRECT BROKER LICENSE NO : DB 272/04 /289(Valid up to 27 Jan 2023)  
CIN : U66000DL1995PTC172311  
Email ID : support@kiasafety.com  
Toll Free No. : 1800-2666-9666

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

*(Handwritten Signature)*

Authorized Signature

MISP Code : MISP Code - 191000342  
MISP Name : MISP Name - MAHELKA MOTORS PRIVATE LIMITED  
Designated Person Name : MR. SHASHANK