



Bharti AXA General Insurance Co. Ltd.
Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP), UIN: IRDANI39RP0039V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No. HAX/S6977791 Proposal No. & Date P33415175, 21-OCT-2020
 Policy Issued On 21-OCT-2020 (16:01) Previous Policy No. NA
 Insured Name MR. ANIL KUMAR Previous Insurer NA
 Insured Add. H.NO-15/47, RAJNAGAR, GHAZIABAD, UTTAR PRADESH-201002 Period of Own Damage 21-OCT-2020(16:01) to 20-OCT-2021(Midnight)1 Year
 Period of Liability Cover 21-OCT-2020(16:01) to 20-OCT-2023(Midnight)3 Years
 Period of CPA Cover 21-OCT-2020(16:00) to 20-OCT-2023(Midnight)3 Years
 Nominee Name POONAM Age 40 [FEMALE] Relation SPOUSE
 Servicing Office of Insurer: Pearl Plaza, K-24, Plot No. ABCD null, 3rd Floor, Sector-18, Noida - 201301, NOIDA, DELHI, PINCODE:201301, DELHI (State Code : 07), PH-080-40260100

PAN: AACDB2008D		GSTIN: 07AADCB2008DIZE		CIN: U66030KA2007PLC043362	
Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 CRDI MT E	1493	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	GHAZIABAD	Yes	DIESEL	MALPA813LLM068220
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
949,905	0	0	0	949,905	D4FALM082374

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	12,125	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)	12,125	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD CM PB KP)	5,048
IMT 58 Premium	0		
Sub Total-Addition	12,125	Net Own Damage Premium (A)	17,173
Liability Premium (B)		Total Premium (A + B)	
Basic Third Party Liability	9,534	IGST (18%)	27,771
Third Party Liability For Bi-Fuel Kit	0	PA Cover For 0 Persons of Rs. 100000 Each (IMT-16)	0
Third Party Liability For Geographic Extension	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
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
		Net Liability Premium (B)	10,598
		Gross Premium Paid	4999
		Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)	32,770
		Total Premium (A + B)	27,771
		IGST (18%)	4999
		Gross Premium Paid	32,770

Note: 1. Policy issuance is subject to realization of cheque
 2. Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)
 3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)
 4. Geographical Area-India.
 5. The insurance company will display terms & conditions on its website www.bharti-axa.com in which can be accessed by you online.
 *Subject to IMT Endr. Nos. & Memorandum:7.22.28

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 - GHAZIABAD
 MISP: AB-MHY000227 - CLML MOTORS PVT. LTD. Designated Person (DP) Name: DINKAL AGRAWAL, Code: AB-DPHY000300-5193
 Receipt No: S6977791, 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 : S6977791
 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 20-JUL-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 - 146/03
 Insurer's IRDA Registration Number-139

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

Authorized Signatory
 IRDA License Number - ABIBL -