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/S6952256	**Proposal No. & Date**	P31862442, 01-SEP-2020
Policy Issued On	01-SEP-2020 (11:10)	**Previous Policy No.**	NA
Insured Name	MR PRADEEP YADAV	**Previous Insurer**	NA
Insured Add.	H NO-1239 2ND FLOOR SHORA KOTHI SUBZI GHANTA GHAR DELHI, DELHI , DELHI-110007	**Period of Own Damage**	01-SEP-2020(11:10) to 31-AUG-2021(Midnight)1 Year
		Period of Liability Cover	01-SEP-2020(11:10) to 31-AUG-2023(Midnight)3 Years
		Period of CPA Cover	01-SEP-2020(11:04) to 31-AUG-2023(Midnight)3 Years
Nominee Name	MENKA	**Age** 58 [FEMALE]	**Relation** MOTHER

Servicing Office of Insurer: 2d Floor,Bigjos Tower, A-8, Netaji Subhash Place, New Delhi-110034 ,DELHI ,DELHI , PINCODE 110034 ,DELHI (State Code 07), PH-080-40260100

PAN: AADCB2008D **GSTIN: 07AADCB2008D1ZE** **CIN:** U66030KA2007PLC043362

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT S	1497	2020	5
Body Type	**Registration No.**	**RTO**	**Hypothecation/Lease***	**Fuel Type**	**Chassis No.**
SUV	NEW	DELHI	Yes	PETROL	MALPB812LLM047217
Vehicle IDV	**Elec. Accessories**	**Non-Elec. Accessories**	**CNG/LPG Kit**	**Total IDV**	**Engine No.**
1,113,400	0	0	0	1,113,400	G4FLLV054601

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium			
Vehicle	14,622	**Deductibles**	
Non-Elec. Accessories	0	Voluntary Deductibles (0) (IMT-22A)	0
Elec. Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	366
CNG/LPG Kit (IMT-25)	0	AA Membership (IMT-8)	0
Sub Total (Basic Premium)	**14,622**	No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)	0	**Sub Total (Deductibles)**	**366**
IMT 58 Premium	0	Add On Coverages (ZD CM PB KP)	5,865
Sub Total-Addition	**14,622**		
		Net Own Damage Premium (A)	**20,121**
Liability Premium (B)			
Basic Third Party Liability	**9,534**	PA Cover For 0 Persons of Rs. 50000 Each (IMT-16)	0
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)	**10,598**
		Total Premium (A + B)	**30,719**
SGST (9%)	**2765**	**CGST (9%)**	**2765**
		Gross Premium Paid	**36,249**

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-axagi.co.in which can be accessed by you online
*Subject to IMT Endt. Nos & Memorandum 7,10,22,28

Tenure	01-SEP-2020 to 31-AUG-2021				
Total IDV	1,113,400				

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: SBI - delhi

MISP: AB-MHY000291 - AGGARWAL AUTOMOTIVE PRIVATE LIMITED Designated Person (DP) Name: SACHIN GUPTA, Code: AB-DPHY000372-0234

Receipt No:S6952256, 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 : DELHI(State Code : 07), Insurer Invoice Number : S6952256

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 31-MAY-21

Authorized Signatory

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 .

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