



Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MS. ARTI MAURYA,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your Motor Insurance under the Hyundai Assurance Program (HAP) will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Includes six add-on covers
- In-built rodent cover
- Part categorization advantage
- 5-10% savings on salvage
- Assistance in hassle free and cashless claim settlement at the dealerships. Please note that the admission and settlement of claim is at sole discretion of insurance Company

What's more, this policy program is recognized by all Hyundai dealers across the country, thus, leaving you with even lesser worries! Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

Investing your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Hyundai Assurance Program, Aditya Birla Capital also offers to help you in investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCR Certificates, Cancellations & Refund: Kindly contact TIRUPATI HYUNDAI KANPUR at 0512-2522743

For any service related queries, please contact us:

1800 270 7000



clientfeedback.sbbl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Registered Office: Indian Rayon Compound, Veraval, Gujarat 362266.

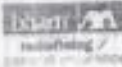
IRDAI License Number: 146 | Composite Broker License Valid till: 9th April 2021 | CIN: U99999GJ2001PLC062239

Corporate Office: One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel. No.: +91 22 43568585.

In case of any queries/complaints/grievances, please write to us at clientfeedback.sbbl@adityabirlacapital.com. ISO 9001 Quality Management certified by BSI under certificate number FS 611863. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of solicitation.

Arti Maurya
26/04/2021





Bharti AXA General Insurance Co. Ltd.
Smart Drive Private Car Stand-Alone Own Damage Insurance UIN: IRDANI39RP0001V01201920
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No: HAXSN125118
 Policy Issued On: 12-JAN-2021 (15:06)
 Insured Name: MS. ARTI MAURYA
 Insured Add: BAREILPUR, FARRUKHABAD, UTTAR PRADESH-209025

Proposal No. & Date: P36092411, 12-JAN-2021
 Previous Policy No.: HAX/S6870354
 Previous Insurer: BHRAXA
 Period of Own Damage: 12-JAN-2021(14:05) to 11-JAN-2022(Midnight) 1 Year
 Period of Liability Cover: No Liability Cover
 Period of CPA Cover: No CPA Cover -

Other Liability Policy: HAX/S6872354, Insurance Company: Bharti AXA General Insurance Co. Ltd., Period from 03-JAN-20 TO 03-JAN-23
 Nominee Name:
 Servicing Office of Insurer: Unit No. 27,28,29,30,31st Floor, Mega Mall, 65-D-C, Parkhill Road Kanpur-208001, KANPUR, UTTAR PRADESH, PINCODE:208001, UTTAR PRADESH (State Code: 09), 991-080-40260380
 Age: Relation:

PAN: AADCB2096D GSTIN: 09AADC82908D1ZA CIN: U66030MH2007PLC351131

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.4 CRDI EX	1396	2019	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Class No.
SUV	UP 76 AE 3999	FARRUKHABAD	Yes	DIESEL	MALC181RLEK1579412
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
867,766	0	0	0	867,766	D4FCM780225

Schedule of Premium (Amount in Rs.)

Item	Amount	Deductibles	Amount
Own Damage Premium (A)			
Basic Premium	16,615	Voluntary Deductibles (D) (IMT-22A)	0
Vehicle	0	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-6)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (NCB)	0
CNG/LPG Kit (IMT-25)	16,615	Sub Total (Deductibles)	0
Sub Total (Basic Premium)	0	Add On Coverages (ZD EP CM PB KP)	5,939
Geographical Area Extension (IMT-3)	0		
IMT 58 Premium	16,615	Net Own Damage Premium (A)	22,554
Sub Total-Addition			

		Total Premium (A)	22,554
SGST (9%)	2030	CGST (9%)	2030
		Gross Premium Paid	24,614

Note: 1. Policy amount is subject to reduction of damage
 2. Stamp duty paid to Act of District Registrar of Stamps (As per Head 0000-02-303-01)
 3. The insurance company will display terms & conditions on its website www.bharti-axa.com which can be accessed by you online.
 4. Geographical Area: India
 *Subject to IMT Rule, No. 8, Paragraph 7.22

Tenure	12-JAN-2021 to 11-JAN-2022
Total IDV	867,766

Being Standalone OD Policy, CPA is not cover.
 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) Race 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.
 This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP cover at all times. "Own Damage Cover is subject to a valid Third Party Policy."
 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 - FATEHGARH
 091509 AB-00HY000000 - TIRUPATI SERVICES PRIVATE LIMITED Designated Person (DP) Name: MUNISH KUMAR YADAV, Code: AB-DPHY000007-0509

Accept No: SN125118, 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 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 & RIGHT OF RECOVERY" For legal interpretation, 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: SN125118
 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 11-OCT-21
 Broker's Name & Add: Aditya Birla Insurance Brokers Ltd. One World Centre, Tower-1, 7th Floor, Agip Mill Complex, 841, Sector 61, Gurgaon, Haryana-122002, IRDA License Number - AB011 - 14607
 Insurer's IRDA Registration Number-139
 Authorized Signatory

Handwritten signature
 24/02/2021

Private Car Standalone Own Damage Policy

Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring that the car owner is protected from financial losses, caused by damage or theft to the vehicle.

What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
 - Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
 - Man-made Calamities: Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

- Towing charges up to Rs. 1500

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident.

What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

(Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Addon Cover(s): If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

Coverage Details : ZD-Zero Depreciation, RTI-Return To Invoice, EP-Engine Protect, PB- Loss of Personal Belongings, CM-Consumable Cover, KP-Key Protect

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website www.bharti-axa.com

Signature
21/12/2021