

Caringly yours

BAJAJ Allianz

Private Car Package 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 and third party liability.

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.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
 - Any permanent injury/death of a person
 - Any damage caused to the property.
- Towing charges up to Rs. 1500

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

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 Belonging, 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.bajajallianz.com

Self-attested
[Signature]
20/01/2018

Private Car Package Policy

Extension to Motor Insurance Policy

Motor Insurance Policy is mandatory under the Motor Vehicle Act which requires that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

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.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
 - Any permanent injury/death of a person
 - Any damage caused to the property.
- Towing charges up to Rs. 1500

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to BI-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

Other Salient Features

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- 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?

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- 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

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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:

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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 Belonging, 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.bajajallianz.com



Bajaj Allianz General Insurance Co. Ltd.
Private Car Policy - Bundled, UIN: IRDAN113RP0007V01201819
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Reg: HBZ/11831716
De: 20-SEP-2020 (18:11)
MS. AROMA RAMAN PICISS
6/853, VIKAS NAGAR, LUCKNOW, UTTAR PRADESH-226022

Proposal No. & Date: P32381361, 20-SEP-2020
Previous Policy No.: NA
Previous Insurer: NA

Period of Own Damage: 20-SEP-2020(18:11) to 19-SEP-2021(Midnight)1 Year
Period of Liability Cover: 20-SEP-2020(18:11) to 19-SEP-2023(Midnight)3 Years
Period of CPA Cover: 20-SEP-2020(18:10) to 19-SEP-2023(Midnight)3 Years

Name: MR. CHANDRA SHEKHAR SONKER
Age 54 [MALE]
Relation FATHER

Office of Insurer: 4th Floor, Halwasiya Commerce House Habibullah Estate 11 M.G.Marg, Hazratganj, LUCKNOW, UTTAR PRADESH, PINCODE:226001, UTTAR PRADESH (State Code : 09), PH-020-30305858

AABCBS730G	GSTIN: 09AABCBS730GIZV		CIN: U66010PN2000PLC015329		
Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT SX	1497	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	LUCKNOW	Yes	PETROL	MALPC812LLM053679
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,278,700	0	0	0	1,278,700	G4FLLV059949

Schedule of Premium (Amount in Rs.)			
Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	24,483	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)	24,483	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD EP CM PB KP)	7,971
IMT 58 Premium	0		
Sub Total-Addition	24,483	Net Own Damage Premium (A)	32,454

Liability Premium (B)			
Basic Third Party Liability		PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	
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)	909	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	11,343
		Total Premium (A + B)	43,797
SGST (9%)	3942	CGST (9%)	3942
		Gross Premium Paid	51,681

Note: 1. Policy issuance is subject to realization of cheque
2. Consolidated stamp duty paid towards Insurance policy stamp vide order no. ADI/CS/42/07/7383/07 dated 18th April 2007 of General stamp office, Mumbai
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.bajajallianz.com which can be accessed by you online.
*Subject to IMT Enb. Nos & Memorandum: 7.16.22.28

Tenure	20-SEP-2020 to 19-SEP-2021
Total IDV	1,278,700

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 - gonda

MISP: AB-MHY000056 - J S V MOTORS AND CONSTRUCTIONS PRIVATE LIMITED Designated Person (DP) Name: RAJ KUMAR SINGH, Code: AB-DPHY000075-9499

Receipt No: HBZ/11831716, 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 : HBZ/11831716

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 Bajaj Allianz General Insurance Co. Ltd.

Self Attended
DD 70.8
Weeks

[Signature]

Scan QR for Latest Status and Renew after 19-JUN-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 -

Authorized Signatory

Bajaj Allianz General Insurance Co. Ltd.
Private Car Policy - Bundled, UIN: IRDANI13RP0007V01201819
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

HBZ/11831716
20-SEP-2020 (18:11)
MS. AROMA RAMAN PICCESS
6/853, VIKAS NAGAR, LUCKNOW, UTTAR PRADESH-226022

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Age 54 [MALE]
Relation FATHER

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Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
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Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
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Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	24,483	Voluntary Deductibles (0) (IMT-22A)	0
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Sub Total-Addition	24,483	Net Own Damage Premium (A)	32,454

Liability Premium (B)		Total Premium (A + B)	
Basic Third Party Liability	9,534	CGST (9%)	3942
Third Party Liability For Bi-Fuel Kit	0	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
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)	909	Legal Liability For Paid Driver (IMT-28)	150
		Legal Liability for Employees (for 0 persons) (IMT-29)	0
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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 Bajaj Allianz General Insurance Co. Ltd.



[Handwritten Signature]