

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Bundled Policy (IRDAN123RP0018V01301818) Issued at: 17:14 Hours on 28-FEB-2021
 Period of Insurance From 17:14 Hours on 28-FEB-2021 to midnight on 24-FEB-2022

Policy No. TCH/97534352	Insured's Name MRS. MANISHA	Insured Type INDIVIDUAL	UIN No. P12066497 & 25-FEB-2021
PAN Card AJXPM0778M	Proposal No. & Date DELIGHT (+)	Product Type 27-APR-1968	DOB 25-FEB-2021 To 24-FEB-2022
Previous Policy No. NA	Previous Insurer NA	OD Period of Insurance 25-FEB-2021 To 24-FEB-2024	Liability Period of Insurance 25-FEB-2021 To 24-FEB-2024
Customer GSTIN NA	Insured's Address M. NO- J.5 JADGES COMPOUND MALKHAN NAGAR, ALIGARH, UTTAR PRADESH-202001		

Nominee Details		Relationship with Insured		Name of Appointee		Relationship with Nominee	
Name of Nominee MR. NARENDRA PAL RANA	Age 48	SPOUSE		NA		NA	
Vehicle Details		Make		Model		Variant	
Chassis No. MA3PYGJ1SMA725554	Engine No. K15BN4094035	TOYOTA		URBAN CRUISER		PREMIUM MT PETROL	
Year of Manufacture 2021	CC 1462	Seating Capacity 5		Fuel Type PETROL		Invoice Date 25-FEB-2021	
Vehicle Class Private	Registration No. NA	Place of Registration ALIGARH		Geographical Area INDIA		Geographical Area Ext. NA	

INSURED'S DECLARED VALUE (Rs.)				CNG/LPG		Total IDV	
YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories			93750	
1	93750	0	0				
Ex-Showroom Price				CNG/LPG		Total Ex-Showroom	
Vehicle	Electrical Accessories	Non Electrical Accessories			985000		
985000	0	0					
Other Charges				On Road Price			
Registration Cost 1400		Road Tax 78800		1065200			

A. Own Damage (OD) Premium		Amount (Rs.)	B. Liability Premium		Amount (Rs.)
Basic Premium			Basic Third Party Liability Premium (Including TPPD)		9534
Vehicle	14930		Geographical Area Extension		0
Non Electrical Accessories (IMT-24)	0		Sub Total (Third Party Liability)		9534
Electrical Accessories (IMT-24)	0		PA Cover		0
BI Fuel Kit (IMT-25)	0		Compulsory PA Cover for Owner Driver (IMT-15) Rs. 15,00,000		300
Sub Total (Basic Premium)	14930		PA Cover for Paid Driver (IMT-17) Rs. 2,00,000		1500
Geographical Area Ext (IMT-1)	0		PA Cover (200000 for 5 unnamed Persons) (IMT-16)		1800
Sub Total	14930		Sub Total (PA Cover)		
Discounts			Legal Liability		150
Voluntary Deductible (IMT-22A)	0		Paid Driver (IMT-28)		0
Anti Theft Device (IMT-10)	0		Employee (for 0 Person) (IMT-29)		
AA Membership (IMT-8)	0				
Handicapped Discount (IMT-12)	0				
NCB (0%)	0		Sub Total (Legal Liability)		150
Sub Total (Discounts)	0		Net Liability Premium (B)		11484
Add On	8367		Total Premium (A + B)		34781
			CGST(9%)		3130
			SGST(9%)		3130
Indemnity to Hirer (IMT-44)	0				
Theft and Conversion Risk (IMT 43)	0				
Net Own Damage Premium (A)	23297		Gross Premium Paid		41041

The CPA cover has not been opted in this policy on account that : The insured does not have a valid driving license. 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 a compulsory deductible of Rs. 1000 (IMT-22) and Voluntary Deductible of Rs. 0. 4. Coverages : Comprehensive cover (OD + TP), Consumables, Nil Depreciation, Return To Invoice, Engine Protect , Key Protect, Personal Belongings Cover

Invoice No: TCH/97534352 SAC Code: 997134 Description of service: General Insurance Service
Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.
Limitations as to use: Use only for social, domestic and pleasure purposes and for the Insured's business. The Policy does not cover the use for: (1) Hire or reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised 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 a 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 Vehicles 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.7.5 lakhs
HP/Lease/Hypothecation with: STATE BANK OF INDIA MAIN BRANCH ALIGARH
Subject to I.M.T Endt. Nos. & memorandum: 7,22
 The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this 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 AND 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 (1800-200-5544) or may write an email at (customercare@cholams.murugappa.com). In case the insured is not satisfied with the response of the office, Insured may contact the Grievance Officer of the Company at (ramyay@cholams.murugappa.com). In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irda.gov.in, or on the website of General Insurance Council: www.generalinsurancecouncil.org or on the company website (www.cholainsurance.com).
 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, 1988

Broker Name : **Toyota Tsusho Insurance Broker India Pvt Ltd**
 Broker Code / IRDAI Composite Licence No. : 381 (Valid up to 01/09/2023), CIN: U66010KA2008PTC045231
 Email ID : **bos@ttibi.co.in**
 Contact No. : **080-40449900**
 MISP Code : **TTIBI/T/UP/MAS1163A**
 MISP Name : **MASCOT SPEED INDIA PVT LTD**
 Designated Person Name : **MAYANK AGRAWAL**

Mascot Toyota
 For & On Behalf of Cholamandalam MS General Insurance Co.
 For Insurance Renewal
 Please Contact This No **8958600049**
 k s d...
 Authorised Signatory

Comprehensive Insurance
 Valid For 1 Year only