



Bharti AXA General Insurance Co. Ltd.
PRIVATE CAR-PACKAGE POLICY-CERTIFICATE CUM POLICY SCHEDULE
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Annexure No
 - 8

Policy No HAX/S6362644 Proposal No. & Date P11094228, 23-JUN-2017
 Policy Issued On 23-JUN-2017 (13:13) Period of Insurance 23-JUN-2017(13:13) to 22-JUN-2018(Midnight)
 Insured Name MS. KUMUD UPADHYAY Previous Policy No. NA
 Insured Add. D/O MR.RANJEET UPADHYAY J-3/4 DISTRICT JUDGE Previous Insurer NA
 PRADESH-221002
 Nominee Name MR.RANJEET UPADHYAY Age 64 [MALE] Relation FATHER

Registered Office of Insurer: 1st Floor, Ferns Icon, Survey No. 28, Doddanekundi, Off Outer Ring Road, Bengaluru, Karnataka-560037, PH-080-40260100

PAN: AACDB2008D

Service Tax Code No: AACDB2008DST001

CIN: U66030KA2007PLC043362

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	I20 ACTIVE	I20 ACTIVE VTVT SX	1197	2017	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON		VARANASI	Yes	PETROL	MALBM51BLHM101184
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
746,189	0	0	0	746,189	G4LAHM479352

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability	2,863
Vehicle	14,287	Third Party Liability For Bi-Fuel Kit	0
Non-Elec. Accessories	0	PA Cover For Owner Driver Of Rs. 2 Lakh (IMT-15)	100
Elec. Accessories (IMT-24)	0	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	250
CNG/LPG Kit (IMT-25)	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Sub Total (Basic Premium)	14,287	Legal Liability For Paid Driver (IMT-28)	50
Geographical Area Extension (IMT-1)	0	Legal Liability for Employees (for 0 persons) (IMT-29)	0
IMT 58 Premium	0	Net Liability Premium (B)	3263
Sub Total-Addition	14,287	Total Premium (A+B)	21,281
Deductibles		Service Tax @ 15%(Incl. Swachh Bharat Cess @ 0.5% + Rs 106 Krishi Kalvan Cess @ 0.5%).	3193
Voluntary Deductibles (0) (IMT-22A)	0	Gross Premium Paid	24474
Anti Theft Device (IMT-10)	0	Note: 1.Policy issuance is subject to realization of cheque	
AA Membership (IMT-8)	0	2.Stamp duty paid to A/c of District Registrar of Stamps (A/c Head 0030-02-103-01)	
No Claim Bonus (0%)	0	3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
Sub Total (Deductibles)	0	4.Geographical Area-India	
Add On Coverages (Zero Depreciation)	3731	5.The insurance company will display terms & conditions on its website www.bharti-axa.co.in which can be accessed by you online.	
Net Own Damage Premium (A)	18018	*Subject to IMT Endt. Nos & Memorandum:7,16,22,28	

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.7.5laks PA Cover Under Section III for Owner-Driver is Rs. 2.0laks.

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 - varanasi

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.

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



Deep
 attached
 08.12.2017
 ACJ MABN

For & On Behalf of Bharti AXA General Insurance Co. Ltd.



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