

Policy No: 997154  
Policy Issued On: 18-OCT-2020 (11:53)  
Insured Name: MR. SURESH SHARMA  
Insured Add: D/O ANIL SHARMA H NO-270 SHY NAGAR COLONY OPP. PULPIT TOTA TRE, BHIWANI, HARYANA - 127021  
Proposed No. & Date: P32276740, 18-OCT-2020  
Previous Policy No: NA  
Previous Insurer: NA  
Period of Own Damage: 18-OCT-2020(11:53) to 17-OCT-2021(Midnight) 1 Year  
Period of Liability Cover: 18-OCT-2020(11:53) to 17-OCT-2021(Midnight) 1 Year  
Period of CPA Cover: 18-OCT-2020(11:53) to 17-OCT-2021(Midnight) 1 Year  
Age: 22 (MALE)  
Relation: BROTHER

AN: ASBCU0637K

GSTIN: APPLIED FOR

CIN: U66030TN2001PLC047977

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MY S	1497	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	BHIWANI	Yes	PETROL	MALPBR12L1M048323
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,124,705	0	0	0	1,124,705	G4FLLV056161

**Schedule of Premium (Amount in Rs.)**

A) Damage Premium (A)		B) Liability Premium (B)	
<b>Basic Premium</b>		<b>Basic Third Party Liability</b>	
Own	17,945	PA Cover For 0 Persons of Rs. 100000 Each (IMT-16)	9,534
Voluntary Deductibles (B) (DMT-22A)		PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Soft Theft Device (IMT-10)	0	Legal Liability For Paid Driver (IMT-28)	0
AA Membership (IMT-8)	0	Legal Liability for Employees (for 0 persons) (IMT-29)	1,005
No Claim Bonus (0%)	0	<b>Net Liability Premium (B)</b>	<b>10,689</b>
<b>Sub Total (Basic Premium)</b>	<b>17,945</b>	<b>Total Premium (A + B)</b>	<b>33,431</b>
Geographical Area Extension (IMT-1)	0	IGST (18%)	6,013
Add On Coverages (ZD PB KP)	4,797	<b>Gross Premium Paid</b>	<b>39,444</b>
<b>Sub Total-Addition</b>	<b>17,945</b>	<b>Net Own Damage Premium (A)</b>	<b>22,742</b>

1. Policy insurance is subject to verification of charges  
2. Commercial stamp duty paid to state exchequer  
3. The insurance company will display terms & conditions on its website www.cholainsurance.com which can be accessed by you online.  
4. Geographical Area-India.  
5. \*Subject to IMT Encl. Not & Memorandum 7.22.28

Term	18-OCT-2020 to 17-OCT-2021
Total IDV	1,124,705

Exclusions as per the policy cover: 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) speed testing (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 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 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. 7.5 lakhs 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:** ICICI BANK LTD. - BHIWANI  
ISP: AB-MHY000364 - RAGHU HYUNDAI Designated Person (DP) Name: NITIN VASHISHT, Code: AB-DPHY000444-1352

Receipt No: HY00521377, Payment Mode: ONLINE

**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 this 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 "INSURER" For legal interpretation. English version will hold good.

997154, Description of Service: Motor Vehicle Insurance Services, Place of Supply: HARYANA(State Code: 06), Insurer Invoice Number: HY00521377  
I 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

*See attached*  
09/11/24



*K S Hef*

For & On Behalf of Cholamandalam MS General Insurance Co. Ltd

Authorized Signatory