



**HDFC ERGO General Insurance Co. Ltd.**  
 Private Car Policy - Roadside AIN: HDGAN124070008V01201819  
 (FORM 1) OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

**Policy No:** 20304612590000  
**Policy Issued On:** 15-OCT-2019 (15:17)  
**Insured Name:** MS. POMEJA SRIVASTAVA  
**Insured Add:** 103 MR. PRAMOD KUMAR SRIVASTAV J-12 NEW JUDGE'S COLONY NEAR DISTRICT COURT, PO ROHTI, UTTAR PRADESH 202001  
**Proposed No. & Date:** P24950415, 15-OCT-2019  
**Previous Policy No.:** NA  
**Previous Insurer:** NA  
**Period of Own Damage:** 15-OCT-2019(15:17) to 14-OCT-2020(Midnight) Year  
**Period of Liability Cover:** 15-OCT-2019(15:17) to 14-OCT-2020(Midnight) Year  
**Period of CPA Cover:** 15-OCT-2019(00:00) to 14-OCT-2020(Midnight) Year  
**Age of [ FEMALE ]:** Relation MOTHER

| Make        | Model            | Sub Model            | Cubic Capacity      | Manufacturing Year | Seating capacity |
|-------------|------------------|----------------------|---------------------|--------------------|------------------|
| HYUNDAI     | NEW I20 (II)     | 1.2 I20 (II) ATIVE   | 1197                | 2019               | 5                |
| Body Type   | Registration No. | B10                  | Hypothecation/Loan* | Fuel Type          | Chassis No.      |
| SALVAN      | NEW              | PV101011             | Yes                 | PETROL             | MA10M51010K014   |
| Vehicle IDV | File Accidents   | Non-Fire Accessories | ENGLPGKR            | Total IDV          | Engine No.       |
| 700,883     | 0                | 0                    | 0                   | 700,883            | GA1AR.M017614    |

| Schedule of Premium (Amount in Rs.)                    |        |
|--|--------|
| <b>Own Damage Premium (A)</b>                          |        |
| Basic Premium  |        |
| Vehicle  | 13,420 |
| Non-Fire Accessories                                   | 0      |
| Fire Accessories (IMT-24)                              | 0      |
| ENGLPGKR (IMT-25)                                      | 0      |
| Sub Total (Basic Premium)                              | 13,420 |
| Geographical Area Extension (IMT-1)                    | 0      |
| IMT 28 Payment   | 0      |
| Sub Total-Addition                                     | 13,420 |
| <b>Liability Premium (B)</b>                           |        |
| Basic Third Party Liability                            | 9,534  |
| Third Party Liability For Hit-Paid Car                 | 0      |
| Third Party Liability For Geographic Extension         | 0      |
| PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-28)     | 900    |
| Legal Liability for Employees (for 0 persons) (IMT-29) | 0      |
| <b>Net Liability Premium (B)</b>                       |        |
|  | 11,234 |
| <b>Total Premium (A+B)</b>                             |        |
|  | 24,654 |
| CGST (9%)  | 2521   |
| <b>Gross Premium Paid</b>                              |        |
|  | 27,175 |

**Remarks 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 tracking (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) 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) 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:** HDFC BANK LTD. - PILLIBHIT  
 MSF: AB-301909070 - NATASHA AUTOMOBILES PRIVATE LIMITED Designated Person (DP) Name: PANKAJ KUMAR SAXENA, Code: AB-DPHY90025-3854

**Receipt No:** 2030461259000, **Payment Mode:** Cheque

**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 term 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 - 997124, Description of Service:** Motor Vehicle Insurance Services, **Place of Supply:** UTTAR PRADESH(State Code : 09), **Insurer Invoice Number:** 2030461259000

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

For & On Behalf of HDFC ERGO General Insurance Co. Ltd



*Vergetia*

*Self Affected*

Authorized Signatory