

Insurance Advisory

Aditya Birla Insurance Brokers Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

adityabirlacapital.com

Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MR. ABHISHEK PANDEY,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your Motor Insurance under the Hyundai Assurance Program (HAP) will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Includes six add-on covers
- In-built rodent cover
- Part categorization advantage
- 5-10% savings on salvage
- Assistance in hassle free and cashless claim settlement at the dealerships. Please note that the admission and settlement of claim is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Hyundai dealers across the country, thus, leaving you with even lesser worries!

Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

Meeting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Hyundai Assurance Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCB Certificates, Cancellations & Refund: Kindly contact SACHIN HYUNDAI 1 BAREILLY at 0581-2561984

For any service related queries, please contact us:

1800 270 7000



clientfeedback.abibl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

IRDAI Regn. No.: 146. Composite Insurance Broker. Valid till: 9th April 2024

Corporate Office: One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com ISO 9001. Quality Management certified by BSI under certificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of solicitation.



ICICI Lombard General Insurance Co. Ltd.
Bundled - Private Car Policy ,UIN: IRDAN139RP0039V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No	3001/HI-11568784/00/000	Proposal No. & Date	P46623759, 14-JAN-2022
Policy Issued On	14-JAN-2022 (13:53)	Previous Policy No.	NA
Insured Name	MR. ABHISHEK PANDEY	Previous Insurer	NA
Insured Add.	S/O J.N.PANDEY SHIV MANDIR HOUSE 23/47/56, SHIV NAGAR ALLAPUR, ALLAHABAD , UTTAR PRADESH-211006	Period of Own Damage	14-JAN-2022(13:53) to 13-JAN-2023(Midnight)1 Year
Nominee Name	KALPANA PANDEY	Period of Liability Cover	14-JAN-2022(13:53) to 13-JAN-2025(Midnight)3 Years
Servicing Office of Insurer:	Chamber I, Fourth Floor, Eldeco Corporate, Gomti Nagar, Lucknow, Uttar Pradesh 226024	Period of CPA Cover	14-JAN-2022(00:00) to 13-JAN-2025(Midnight)3 Years
		Age 47 [FEMALE]	Relation SPOUSE

PAN: AAAC17904G GSTIN: 09AAAC17904G1ZL CIN: U67200MH2000PLC129408

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 CRDI MT EX	1493	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	ALLAHABAD	No	DIESEL	MALPA813LNM276504
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,149,975	0	0	0	1,149,975	D4FANM468433

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	22,018	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)	22,018	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
IMT 58 Premium	0	Add On Coverages (ZD EP CM PB KP)	7,198
Sub Total-Addition	22,018	Net Own Damage Premium (A)	29,216

Liability Premium (B)		Total Premium (A+B)	
Basic Third Party Liability	9,534	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
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)	914	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	11,348
		Total Premium (A+B)	40,564
SGST (9%)	3651	CGST (9%)	3651
		Gross Premium Paid	47,866

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. 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.

Grievance Clause: For resolution of any query or grievance, you may contact us on our toll free no. 1800 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com. For detailed grievance redressal mechanism please visit the 'Grievance Redressal' on our website www.icicilombard.com.

Hypothecation Details: ---NA---

MHSP: AB-MHY000020 - NATASHA AUTOMOBILES PRIVATE LIMITED Designated Person (DP) Name: PANKAJ KUMAR SAXENA, Code: AB-DPHY000025-3854

Receipt No:180122152223, 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 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 : 180122152223

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 ICICI Lombard General Insurance Co. Ltd.



Scan QR for Latest Status and Renew after 13-OCT-22

Broker's Name & Add: Aditya Birla Insurance Brokers Ltd. One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. IRDA License Number - ABIBL - 146/03

Authorized Signatory

Insurer's IRDA Registration Number-115

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

FastTag Clause: As per National Highways Authority of India, kindly ensure to affix FASTag on your vehicle.

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.icicilombard.com

NATASHA AUTOMOBILES PVT LTD

4TH KM RAMPUR ROAD, BAREILLY

PAN NO-AAACN2900R.

GSTIN/UIN: 09AAACN2900R2Z6

State Name : Uttar Pradesh, Code : 09

CIN: U74899DL1985PTC019789

E-Mail : n3202bly@gmail.com

VEHICLE DELIVERY RECEIPT (VDR)

No. : 1011/21-22

Date : 14-Jan-22

Delivered one new Hyundai Creta 1.5 Crdi Mt Ex (M) with all tools & accessories as supplied by the manufacturer in good order & condition to

Name & Address : Mr. ABHISHEK PANDEY
SHIV MANDIR HOUSE 23/47/56
SHIV NAGAR ALLAPUR
ALLAHABAD

Son/Daughter/wife Of : J.N.PANDEY

Mobile No. : 8004911107

The details of the vehicle are given below

MODEL	CHASSIS NO.	ENGINE NO.	SERVICE BOOK NO.	KEY NO.	COLOUR	BATTERY NO.
Hyundai Creta 1.5 Crdi Mt Ex (M)	MALPA813LN-M276504	D4FANM468433		P0848	PHANTOM BLACK	

Terms & Conditions :-

Authorized Signature

I/We confirm having received the above vehicle(s) in good order and condition after through trial with all tools and accessories and records to my/our entire satisfaction and I/We am/are taking delivery of the same on my/our own risk and responsibility. I/We also confirm that I/We have no other claim(s) on your whatsoever.



Signature of the Buyer or his/her
Authorized Representative

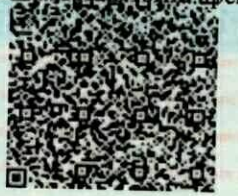
Natasha Automobiles Pvt. Ltd.
Tanakpur Road, Near District Hospital
Pilibhit (U.P.)-India

GOVERNMENT OF UTTAR PRADESH

Transport Department Prayagraj RTO

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP70FZ8283 Registration Date : 18-Jan-2022
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : NATASHA AUTOMOBILES, C B GANJ, BARELILLY, , , -
 Owner Name : ABHISHEK PANDEY Son/wife/daughter of : JAGAT NARAYAN PANDEY
 Full Address: (Permanent) : SHIV MANDIR, HOUSE 23/47/56 SHIV NAGAR ALLAPUR, ALLAHABAD, PRAYAGRAJ, UTTAR
 PRADESH-211006
 Full Address: (Temporary) : SHIV MANDIR, HOUSE 23/47/56 SHIV NAGAR ALLAPUR, ALLAHABAD, PRAYAGRAJ-UTTAR
 PRADESH-211006
 Fitness UpTo : 17-Jan-2037 Tax UpTo : One Time
 Owner Serial No : 1
Detailed Description
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
 Maker's Name : HYUNDAI MOTOR INDIA LTD
 Front HSRP No : AA1016890743 Rear HSRP No : AA1016890744
 Type of Body : STATION WAGON Month/Year of Manuf. : 01/2022
 No of Cylinders : 4 Chassis No : MALPA813LNM276504
 Engine No : D4FANM468433 Fuel : DIESEL
 Horse Power(BHP) : 113.36 Cubic Capacity : 1493.00
 Maker's Classification : CRETA 1.5 CRDI MT EX Wheel base : 2610
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1255
 Colour : PHANTOM BLACK Laden/GV Wt (kgs) : 1755
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of w.e.f.

Purchase dt	: 14-Jan-2022	Sale Amt	: 1210500/-
OTT Date	: 14-Jan-2022	Amount/Rcpt No	: 121050 / UP70D22010004402
TaxUpTo	: One Time	Vehicle is Govt./ Pvt.	: PRIVATE
Tax Exempted or Not	: NOT EXEMPTED	Date of Approval	: 28-Jan-2022

Other State/Transfer/Conversion Details

Previous Owner	:	Previous RegNo	:
Old State	:	Entry Date	:
Transfer Date	:	Conversion Date	:

This certificate is valid from 18-Jan-2022 to 17-Jan-2037

Date : 29-Jan-2022 16:50:08

Taxation Particulars / Advance Registration Mark Fee Details

Registering Authority
 Signature of Registering Authority
 Prayagraj RTO
 Date : 29-Jan-2022

N 1602813

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal=total balance (SB+linked MOD a/c)

भारतीय स्टेट बैंक

Branch: PILIBHITTA CITY BRANCH
422, CIVIL LINES (S)

State Bank of India

Email: sbi.16789@sbi.co.in

Phone No.:

IFSC: SBIN0016789

Buss. Hrs: 10:00:00-17:00:00

MICR: 262002008

Name: ABHISHEK PANDEY

S/D/H/o : JAGAT NARAIN PANDE

CIF Number : 85040279492

Account No. : 30069567535

A/c Type : SAVINGS BANK ACCOUNT SBPLUS

Address : J-23

NEW JUDGES COLONY
TANAKPUR ROAD

MOP: SINGLE

A/c Opening Dt: 21/08/2006

Nom Reg No: 0000000000951970

Customer's PAN: ALQPP4089D

Date of Issue: 10/11/2021

CONTINUATION

Phone No. :

Email :

D.O.B. (If Minor):

PPO Number :

शाखा प्रबन्धक

Branch Manager

HELP LINE 100112211



NEW CAR BOOKING / PAYMENT RECEIPT

NATASHA AUTOMOBILES PVT. LTD.

4th Km. Rampur Road, C.B. Ganj, Bareilly (U.P.)-INDIA
Contact No. : +91-9837034339 email : sachinhyundai@gmail.com

No. 2672

Date ... 01/12/24

HPA :

RECEIVED with thanks from Mr Abhishek Pandey

A sum of Rupees Twenty thousand

By Cash / Cheque / Draft No. 519133 dt 3-11-24 Drawn on S.B.A

on account of Contd Ex CRM Blank ₹ 20000/-

- 1. Booking cancellation charges ₹ 3000/- will be applicable
- 2. Refund of booking cancellation will be through cheque after one month of request in writing.
- 3. Subject to realisation of cheque / Draft.

For NATASHA AUTOMOBILES PVT. LTD.
Natasha Automobiles Pvt. Ltd.
 Tanakpur Road, Near District Hospital
 Pilibhit (U.P.)-India


 Cashier