

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

Dear SMT. ASHARANI SINGH,

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 BALAJEE HYUNDAI HARDOI at 05852-222236

6 d clientfeedback.abibl@adityabirlacapital.com

# Aditya Birla Insurance Brokers Limited

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

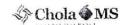
IRDAI Regn. No.: 146. Composite Insurance Broker. Valid till: 9th April 2024

Corporate Office: One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN. U999996JZ001PLC062239

in cause of any queries, complaints/grievances, please write to us at client/eedback of QQ adicyabir/acapital.com ISO 3001. Quality Management certified by 851 under ortificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Nea part of the same promoter group.

nce Co. Limited and Aditys Birla Sun Life Insurance Company Limited are

Insurance Authorized Signato



## Cholamandalam MS General Insurance Co. Ltd.

Motor Private Car Policy Bundled ,UIN: IRDAN123RP0018V01201819 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No

3311/00652842/000/00

Proposal No. & Date

P49444066, 04-APR-2022

Policy Issued On

04-APR-2022 (10:10)

Previous Policy No. Previous Insurer

NA

NA

Insured Name

SMT. ASHARANI SINGH W/O AMIT PRASAD, T-4 JUDGE COLONY, UNNAO,,

Period of Own Damage Period of Liability Cover

04-APR-2022(10:10) to 03-APR-2023(Midnight)1 Year 04-APR-2022(10:10) to 03-APR-2025(Midnight)3 Years 04-APR-2022(00:00) to 03-APR-2025(Midnight)3 Years

Insured Add.

UNNAO, UTTAR PRADESII-209801

Period of CPA Cover

MR. RAMIT KUMAR

Age 18 [ MALE ] Relation SON

Servicing Office of Insurer: 6TH FLOOR 606 NO. FLAT MARUTI PLAZA, OPP. G G MEDICAL INSTITUTE. AGRA JUTTAR PRADESH, PINCODE:282002, JUTTAR PRADESH (State Code 09), PH-044-36-445400

	GSTIN: 09AABCC6633K7ZB	Annual Control of the	CIN: 0000301N2001FLC047977	
Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
	CRETA 1.5 MPI MT S	1497	2022	5
	RTO	Hypothecation/Lease*	Fuel Type	· Chassis No.
		Yes	PETROL	MALPB812LNM301733
	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
0	0	0	1,180,375	G4FLMV215951
Contract of the contract of th	Model CRETA Registration No. NEW Elec. Accessories	CRETA   CRETA   1.5 MPI MT S   Registration No.   RTO   NEW   UNNAO	Model         Sub Model         Cubic Capacity           CRETA         CRETA 1.5 MPI MT S         1497           Registration No.         RTO         Hypothecation/Lease*           NEW         UNNAO         Yes	Model         Sub Model         Cubic Capacity         Manufacturing Year           CRETA         CRETA 1.5 MPI MT S         1497         2022           Registration No.         RTO         Hypothecation/Lease*         Fuel Type           NEW         UNNAO         Yes         PETROL           Elec. Accessories         Non-Elec. Accessories         CNG/LPG Kit         Total IDV

1,180,375	U L			
		Schedule of Premi	um (Amount in Rs.)	
lwn Damage Premiuu	n (A)			
Basic Premium		Deductibles		
Vehicle		30,133		- 0
Non-Elec. Accessories	s	0	Anti Theft Device (IMT-10)	
Elec. Accessories (IM	T-24)	0	AA Membership (IMT-8)	
CNG/LPG Kit (IMT-2	25)	0	No Claim Bonus (0%)	-0
Sub Total (Basic Pre	mium)	30,133 Handicap Discount (50%)		0
Geographical Area Extension (IMT-1)		400	Sub Total (Deductibles)	0
IMT 58 Premium	A LUC C TO ED CM PR VP)		Add On Coverages (ZD EP CM PB KP)	7,381
Sub Total-Addition	Sub Total-Addition		Net Own Damage Premium (A)	37,914
7 1 1 10% D /1	B)			
		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)	300
Third Party Liability For Geographic Extension 30		Legal Liability For Paid Driver (IMT-28)	150	
		Legal Liability for Employees (for 0 persons) (IMT-29)	0	
			Net Liability Premium (B)	12,039
			Total Premium (A+B)	49,953
SGST (9%)	(-)	4496	CGST (9%)	4496
3031 (976)			Gross Premium Paid	58,945
Note: 1.Policy issuance is subject to realization of cheque		4.Geographical Area-India, Nepal ,		
2 Consolidated stamp dut	ry paid to state exchequer		5. The policy is subject to compulsory deductible of Rs. 1000 (IMT-22)	
The insurance compan accessed by you online.	y will display terms & conditions on its website www.a	cholainsurance.com which can be	*Subject to IMT Endt. Nos.& Memorandum:1,7,15,16,17,22,28	
Tenure	04-APR-2022 to 03-APR- 2023			1
Total IDV	1,180,375		Paramet (2) Corrigors of goods (other than samples or personal luggage) (3) (	Swaming (4) Pag
		41 41 /13 11: 40	Dames 1 (2) Corriggs of goods (other than camples or personal higgage) (3) (	Jigamzed racing (4) Pac

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. 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 winin 90 days of the expiry date of the previous policy.

Hypothecation Details: SBI MAIN BRANCH - hardoi

MISP: AB-MHY000166 - BALAJI AUTOMART PRIVATE LIMITED Designated Person (DP) Name: BRAJESH BAJPAI, Code: AB-DPHY000483-3034

Receipt No:11Y01361019, Payment Mode: ACH

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: HY01361019 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 rabits Pratice

For & On Behalf of Cholamandalam MS Gog



Sean QR for Latest Status and Renew after 03-JAN-23

Broker's Name & Add.: Aditya Birla Insurance Brokers Ltd. One World Co Insurer's IRDA Registration Number-:

Authorized Signatory ati Bapat Marg, Elphinstone Road, Mumbai 400 013.;IRDA License No



## **Private Car Package Policy**

### Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring s 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.
- L'egal 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, hand:capped and mentally challenged persons
- Depreciation is applicable for the pasts 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
- m Policy Excess

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		
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 insurance company's website www.cholainsurance.com

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

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