

## 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. MANOJ KUMAR ,

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 AKC AUTO PRIVATE LIMITED BAREILLY at 058-12420044

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.



**HDFC ERGO General Insurance Co. Ltd.**  
**Private Car Policy - Bundled ,UIN: IRDAN125RP0008V01201819**  
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

<b>Policy No</b>	2302204985823000000	<b>Proposal No. &amp; Date</b>	P55800039, 21-OCT-2022
<b>Policy Issued On</b>	21-OCT-2022 (10:39)	<b>Previous Policy No.</b>	NA
<b>Insured Name</b>	MR. MANOJ KUMAR	<b>Previous Insurer</b>	NA
<b>Insured Add.</b>	175/1,RAVI NAGAR COLONY,MUGAL SARAI SAKALDIHA CHANDAULI , CHANDAULI , UTTAR PRADESH-232101	<b>Period of Own Damage</b>	21-OCT-2022(10:39) to 20-OCT-2023(Midnight)1 Year
<b>Nominee Name</b>	SHAILA	<b>Period of Liability Cover</b>	21-OCT-2022(10:39) to 20-OCT-2025(Midnight)3 Years
<b>Servicing Office of Insurer:</b>	HDFC ERGO General Insurance Company Limited 2nd floor, 116, Civil Lines,ICICI Bank bldg Bareilly 243001 Uttar Pradesh ,BAREILLY ,UTTAR PRADESH , PINCODE:243001 ,UTTAR PRADESH (State Code : 09), PH-22-66383600	<b>Period of CPA Cover</b>	21-OCT-2022(00:00) to 20-OCT-2025(Midnight)3 Years
<b>PAN:</b>	AABCL5045N	<b>Age</b>	41 [ FEMALE ]
<b>GSTIN:</b>	09AABCL5045N1Z6	<b>Relation</b>	SPOUSE
<b>CIN:</b>	U66030MH2007PLC177117		

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALCAZAR	ALCAZAR 1.5 MT PLATINUM 7S	1493	2022	7
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	CHANDAULI	Yes	DIESEL	MALPC813LNM832386
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,782,485	0	0	0	1,782,485	D4FANM686444

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

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	22,752	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
<b>Sub Total (Basic Premium)</b>	<b>22,752</b>	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	<b>Sub Total (Deductibles)</b>	<b>0</b>
IMT 58 Premium	0	Add On Coverages (ZD EP CM PB KP)	10,993
<b>Sub Total-Addition</b>	<b>22,752</b>	<b>Net Own Damage Premium (A)</b>	<b>33,745</b>

Liability Premium (B)			
Basic Third Party Liability			
Basic Third Party Liability	10,640	PA Cover For 7 Persons of Rs. 100000 Each (IMT-16)	1,050
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)	853	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		<b>Net Liability Premium (B)</b>	<b>12,693</b>
		<b>Total Premium (A+B)</b>	<b>46,438</b>
SGST (9%)	4180	CGST (9%)	4180
		<b>Gross Premium Paid</b>	<b>54,798</b>

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

<b>Note:</b> 1.Policy issuance is subject to realization of cheque	4.Geographical Area-India,
2.Consolidated stamp duty paid to state exchequer	5.The policy is subject to compulsory deductible of Rs.1000 (IMT-22)
3. The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online.	*Subject to IMT Endt. Nos.& Memorandum:7,15,16,22,28
<b>Tenure</b>	21-OCT-2022 to 20-OCT-2023
<b>Total IDV</b>	1,782,485

**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 within 90 days of the expiry date of the previous policy.

**Hypothecation Details: SBI - bada**

MISP: AB-MHY000191 - AKC AUTO PRIVATE LIMITED Designated Person (DP) Name: AFZAL HUSAIN KHAN, Code: AB-DPHY000262-5994

Receipt No:2049858230000, 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 : 2049858230000

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

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



*Asharma*

Scan QR for Latest Status and Renew after 20-JUL-23

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  
 Insurer's IRDA Registration Number:-146

(Formerly HDFC General Insurance Limited from September 14, 2016 and L&T General Insurance Company Limited up to September 13, 2016)

Authorized Signatory

## 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:** The Ministry of Road Transport and Highways of Government of India, has notified Fastag as mandatory, 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.hdfcergo.com](http://www.hdfcergo.com)