



**Motor Private Car Policy Bundled - Schedule cum Certificate of Insurance**  
[UIN: IRDAN123RP001BV01201819]

Policy cum Certificate Number: 3404/00007434/000/00

Name & Communication Address:  
AKANCHHA JAISWAL  
PLOT NO 366, KESHAV NAGAR, SITAPUR ROAD  
NEAR SURABHI SCHOOL, LUCKNOW G.P.O., LUCKNOW, UTTAR  
PRADESH, PIN - 226001  
Mobile: 8423153677 | Landline: - | Mail:

Name & Registration Address:  
PLOT NO 366, KESHAV NAGAR, SITAPUR ROAD  
NEAR SURABHI SCHOOL, LUCKNOW G.P.O., LUCKNOW, UTTAR  
PRADESH PIN - 226001  
Mobile: 8423153677, Landline: -

GSTIN: Customer ID: 100967508690

Geographical Area: India

Business / Profession: Individual

Period of Insurance for OD(Own Damage): From 23/10/2020 00:01 hours to midnight on 22/10/2021

Period of Insurance for TP(Third Party): From 23/10/2020 00:01 hours to midnight on 22/10/2023

Period of Insurance for CPA(Compulsory Personal Accident for Owner-Driver):  
From 23/10/2020 00:01 hours to midnight on 22/10/2023

**PARTICULARS OF THE VEHICLE INSURED**

Date of Registration	23/10/2020	Place of Registration	LUCKNOW	Registration Mark	NEW
Make	HYUNDAI	Model	CRETA	Variant	1.5 MPI MT SX
Year of Manufacture	2020	Type of Body	SUV	Fuel Used	PETROL
Cubic Capacity	1497	Engine No.	G4FLV05660S	Chassis No.	MALPC8121LUM053183
K.Watts		Licensed passenger Carrying Capacity			5
Total Seating Capacity Including Driver		5	Driver		1
Vehicle Colour:					
<b>IDV (Insured's Declared Value)</b>					
IDV (₹.)	1st Year: 12,78,700		2nd Year: 3rd Year:		
For Vehicle (₹.)	12,78,700	Non-Electrical Accessories (₹.)	0	Electrical/Electronic Accessories (₹.)	0
Value of CNG/LPG kit (₹.)	0	Total Value (₹.)	12,78,700	Contract No.	-

Refer website for policy wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list.  
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**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Registered Office: 2nd Floor "DARE HOUSE", 2, N.S.C. Bose Road, Chennai - 600 001.

Toll free: 1800 208 5544, T: +91(0) 44 4044 5400, F: +91(0) 44 4044 5550

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IRDAI Regn. No.123 PAN AABCC6633K CIN: U66030TN2001PLC047977



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A1.OWN DAMAGE							
	Sum Insured (₹.)	No.of Persons	IMT	1 <sup>st</sup> year Premium (₹.)	2 <sup>nd</sup> year Premium (₹.)	3 <sup>rd</sup> year Premium (₹.)	Total Premium (₹.)
Basic OD	12,78,700.00			40803	0*	0*	40803
Electrical or Electronic Accessories	0		24	0	0	0	0
Non Electrical or Electronic Accessories	0			0	0	0	0
ENG Kit-OD	0		25	0	0	0	0
Own Damage Premium				40803	0	0	40803
Less:							0
Bonus Discount							0
Experience Based Discount				28562	0	0	28562
<b>TOTAL PREMIUM(A1)</b>				<b>12241</b>	<b>0</b>	<b>0</b>	<b>12241</b>
A2.ADD-ON COVERS							
	Sum Insured (₹.)	No.of Persons	Options	1 <sup>st</sup> year Premium (₹.)	2 <sup>nd</sup> year Premium (₹.)	3 <sup>rd</sup> year Premium (₹.)	Total Premium (₹.)
Waiver of Reduction in Depreciation Bundled			0	5754	0	0	5754
Consumable Coverage Bundled				1,120	0	0	1120
				0	0	0	0
<b>TOTAL PREMIUM(A2)</b>				<b>6274</b>	<b>0</b>	<b>0</b>	<b>6274</b>
B.LIABILITY(TP)							
	Sum Insured (₹.)	No.of Persons	IMT	1 <sup>st</sup> year Premium (₹.)	2 <sup>nd</sup> year Premium (₹.)	3 <sup>rd</sup> year Premium (₹.)	Total Premium (₹.)
Basic TP				3175	3175	3175	9525
Paid Driver Cover		1	28	50	50	50	150
<b>TOTAL PREMIUM(B)</b>				<b>3228</b>	<b>3228</b>	<b>3228</b>	<b>9684</b>
C.PERSONAL ACCIDENT COVERS							
	Sum Insured (₹.)	No.of Persons	IMT	1 <sup>st</sup> year Premium (₹.)	2 <sup>nd</sup> year Premium (₹.)	3 <sup>rd</sup> year Premium (₹.)	Total Premium (₹.)
Compulsory Personal Accident(CPA) cover for Owner-Driver	1500000			325	325	325	975
Unnamed PA cover	0		16	0	0	0	0
<b>TOTAL PREMIUM(C)</b>				<b>325</b>	<b>325</b>	<b>325</b>	<b>975</b>

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TOTAL (A1+A2+B+C)				22668	3553	3553	29774
CGST (9%)(₹.)							2679 50
SGST (9%)(₹.)							2679 50
IGST (10%)(₹.)							0
<b>TOTAL CONSIDERATION AFTER TAX</b>							<b>35133</b>

\* This refers to NIL OD coverage for the period and NIL CPA coverage for the period

**LIMITATIONS AS TO USE:** The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Use in connection with motor trade.

**DRIVER CLAUSE:** Any person including insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

**LIMITS OF LIABILITY:** Under Section II - 1(i) of the Policy - Death 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 - ₹.7,50,000 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- ₹ 15,00,000

**Compulsory Deductibles Under Section 1:** Rs.1000 Per claim

**Voluntary deductibles under Section 1:** Rs.0 Per claim

**Additional Imposed deductibles under Section 1:** Rs.0

Subject to I.M.T. Endt. Nos. and Memorandum: 7.

Coverage Under this policy is subject to realisation of premium cheque(s), incase of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

**Product Plan:** Private car package policy with chosen Add-on covers.

**Applicable benefits:**15,15

The policy wording with detailed terms, conditions, warranties, exclusions and the list of Ombudsman details are available on our website [www.cholainsurance.com](http://www.cholainsurance.com).

Date and Signature of the proposal: 20/10/2020. In witness where of this policy has been signed in lieu of the Cover Note No. \_\_\_\_\_ Date: \_\_\_\_\_

**Warranties:** Notwithstanding anything contained in the Policy, it is warranted that Maximum Liability of the company under Nil Dep cover shall not exceed 2 claims per year during the Policy Period.

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.

As per GR 36A - PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

Sl.No.	Name of the Nominee	Relationship	Age of the Nominee	%age of share	Name of the Guardian	Guardian relationship with Nominee

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy

**Note:** The Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

**Financier Name & Address:** BANK OF BARODA,LUCKNOW

**Intermediary Name:** BJB - BK - DELHI - LUCKNOW - BAZRAT GANJ

**Code:** 2021451866342632

**Contact No:** 5222624913

For Cholamandalam MS General Insurance Company Limited.

Place: CHENNAI

Date: 20/10/2020

Receipt No: 1021393620

Receipt Date: 20/10/2020

*Kanchipuram*  
05/03/20

Digitally signed by:  
KANCHIPURAM  
SRIDHAR HARISH

Duly Constituted Authority

**Business Location:** LUCKNOW - BRANCH  
2ND FLOOR, A MARY-GOLD  
SHANAJAF ROAD, LUCKNOW  
LUCKNOW G.P.O. LUCKNOW UTTAR PRADESH

GST Invoice No: 340427860801 | GSTIN: 09AABCC6633K72B | SAC Code: 997134 | SAC Description: Motor vehicle insurance services

Consolidated Stamp Duty Paid Vide G.O. Rt No. 204, Commercial Taxes and Registration (IT) Department, Tamil Nadu dated 15/06/2020.

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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 the Motor Vehicles Act, 1988.

**IMPORTANT NOTICE:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason 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 AND RIGHT OF RECOVERY".

For legal interpretation, English version will hold good.

Note: UIN for the add-on covers availed under this policy are as mentioned.

Product Name : Motor Private Car Policy Bundled

UIN : IRDAN123RP001BV01201819

**UIN for Add-on Covers**

Sl.No	Add on cover Name	IRDAI PAN UIN	UIN
1	Waiver of Reduction in Depreciation	IRDAN123RA0054201819	
2	Consumables Cover	IRDAN123A0003V01201213	

*Banekha*  
01/09/23

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[UIN: IRDANI23RP0018V01201819]

To :

DATE : 20/09/2021

Customer Name : **AKANCHHA JAISWAL**

Address :

PLOT NO 366, KESHAV NAGAR, SITAPUR ROAD

NEAR SURABHI SCHOOL, LUCKNOW G.P.O., LUCKNOW, UTTAR PRADESH, PIN - 226001

Mobile- 8423153677, Landline- -

Dear Sir/Madam

Ref: Vehicle details updation in your Motor Insurance 3404/00007434/000/00

On behalf of Chola MS we would to thank you for choosing us as your preferred insurer. Your vehicle details are updated in our records as per the details below. We request you to confirm the correct / missing information and send this letter back to the address given, to update the same in our records. If there are any corrections, we request you to provide the Registration Certificate (RC) for our records and future reference.

Vehicle Registration : NEW

Engine : **G4FLLV056605**

Chassis : **MA1PC8121LM053183**

Documents to be sent to:

Manager (Operations),

Cholamandalam MS General Insurance Ltd


1st Floor, Hari Nivas Tower, 163, Thambu Chetty Street,

Parrys Corner,

Chennai - 600001

We request you to reply within 7 days of receipt of this letter. Alternatively, request you to e-mail your above Vehicle details with scanned copy of Registration Certificate to the following e-mail ID, quoting your policy number. [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

For any further clarifications please feel free to call our toll free # 1800 208 5544.

  
02/03/23

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