

Date: 25/12/2022

To,  
Mrs. PRIYAMVADA PRIYADARSHINI  
201 OM NAGAR BASHARATPUR WEST  
Gorakhpur, Uttar Pradesh-273004  
Contact Details \*\*\*\*\*4407

Policy number: PBC/000000597361

Subject: Risk assumption for Kotak Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies

Dear Mrs. PRIYAMVADA PRIYADARSHINI,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. The policy wordings detailing the terms and conditions has been sent to your registered email id and is also available on our website [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com) under the downloads section.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at [care@kotak.com](mailto:care@kotak.com) within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Kotak Infinity, Building No. 21 Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E) Mumbai- 400097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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## Kotak Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies Certificate cum Policy Schedule

**Policy / Certificate No: PBC/000000597361**

For any assistance please call **1800 266 4545** or visit [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com)



### INSURED DETAILS

Name: **Mrs. PRIYAMVADA PRIYADARSHINI**  
 Address: 201 OM NAGAR BASHARATPUR WEST  
 Gorakhpur, Uttar Pradesh-273004  
 Place of Supply: MAHARASHTRA  
 Supply State Code: 27  
 Phone: NA  
 Mobile: \*\*\*\*\*4407  
 Email: sun\*\*\*\*\*@gmail.com  
 GSTIN:

### POLICY DETAILS

**Policy Issuing Office:** Kotak Mahindra General Insurance Company Limited 201-204, 301, 2nd & 3rd Floor, Chintamani Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel, Goregaon ((E), Mumbai 400063.  
 Period of Insurance:  
**From: 27/12/2022 00:01 hrs to: 26/12/2023 Midnight**  
 Policy issued on: 25/12/2022

### PREMIUM COMPUTATION TABLE (IN ₹)

Personal Accident	
PA Cover for owner driver of INR 15,00,000	331
<b>Taxable value of Services</b>	<b>331</b>
CGST @ 9%	0
SGST @ 9%	0
IGST @ 18%	59
<b>Total Premium (in ₹)</b>	<b>390</b>

### INTERMEDIARY DETAILS

Intermediary Code  Intermediary Name   
 Intermediary's Mobile No.   
 Intermediary's Landline No.

**NOMINEE DETAILS**

*Nominee Name	*Nominee Age	*Relationship	*Name of Appointee(if nominee is a minor)	Relationship to the Nominee
Pratibha Bhagyashri	27	Brother		

**OWNED VEHICLE DETAIL(AS DECLARED BY THE INSURED)**

Sr.No	Chasis Number	Vehicle Make	Type of Vehicle
1	MALPC813LLM108781	HYUNDAI	Private Car

**Note:** The cover under this stand-alone CPA policy would be valid only for the above declared insured owned vehicles when the insured/owner-driver drives any of the said vehicles he/she owns. This Policy does not cover damage or loss to any motor vehicles owned and/or driven by the Insured.

**DISCLAIMER**

For complete details on terms and conditions governing the coverage please read the Policy Wordings. This document is to be read with the Policy Wordings (which are also available on the Company website i.e. [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com)). Please refer to the claim form for necessary documents to be submitted for processing the claim.

**LIMITATIONS AS TO USE**

**Private Car**

The policy covers use of the vehicle for any purpose other than: Hire or reward, carriage of goods (other than samples or personal luggage), organized racing, Pace making, speed testing, reliability trails or any purpose in connection with Motor Trade.

**Two wheeler**

The Policy does not cover use for hire or reward, tuition, Organized racing, pace making, reliability trial, speed testing, carriage of goods(other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade.

**Goods Carrying Vehicle & MISC D**

The policy covers use only under a permit within the meaning of the Motor Vehicles Act,1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Organised racing b) Pace Making c) Reliability trials d) Speed testing.

**Passengers Carrying Vehicle**

The policy covers use only under a permit within the meaning of the Motor Vehicles Act,1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover use for: a) Organised racing b) Pace Making c) Reliability trials d) Speed testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

**DRIVER'S CLAUSE**

Any person including the insured: Provided that a person driving hold and effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules1989.

**IMPORTANT NOTICE**

The claim shall not be payable if the vehicle involved in the accident stands registered in the name of a body corporate under a company lease scheme or any such other arrangement/scheme as on the date of the accident.

Premium Collection Details:

Collection No : PB63766480

Amount : 390

Receipt Date : 25/12/2022

**TAX DETAILS**

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z	Category	General Insurance Services
SAC Code	997134	Description	Motor vehicle insurance services
Invoice Number	PBC/000000597361		

**DECLARATION**

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988.

In Witness whereof this Policy has been signed for and behalf of Kotak Mahindra General Insurance Company Ltd.Vinay Bhavaya Complex, 4Th Floor, Cst Road, Kalina, Santacruz-East Mumbai Maharashtra 400098. at Mumbai this 03 day of July of 2020

The stamp duty of 0.50 for this policy paid as part of consolidated stamp duty payment.

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.





# The Oriental Insurance Company Limited

This Document is Digitally Signed

Signer: MILAP CHAND  
Date: Sun, Dec 25, 2022 16:55:44 IST  
Location: NOIDA  
Reason: Signing Policy for OICL



## MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE STANDALONE OWN DAMAGE(OD)-PRIVATE CAR POLICY - ZONE B

**UIN: IRDAN556RP0001V01201920**

Road Side Assistance included in this policy - Toll free No.18003091209 \*Conditions Apply

<b>Policy No</b> :	<b>211200/31/2023/254717</b>	<b>Prev Policy No</b> :	<b>211200/31/2022/238119</b>
<b>Cover Note No</b> :	-	<b>Cover Note Dt</b> :	
<b>Insured's Code</b> :	167798020	<b>Issue Office Code</b> :	211200
<b>Insured's Name</b> :	PRIYAMVADA PRIYADARSHINI (GSTIN: 0)	<b>Issue Office Name</b> :	DO II NEW DELHI (GSTIN: 07AAACT0627R1Z1)
<b>Address</b> :	201 OM NAGAR BASHARATPUR WEST GORAKHPUR UTTAR PRADESH 273004	<b>Address</b> :	16/20, WEA, FIRST FLOOR, NEAR SHASTRI PARK, PADAM SINGH ROAD, KAROL BAGH NEW DELHI NEW DELHI DELHI 110005
<b>Tel /Fax /Email</b> :	/ / 8317054407 / sunny.credit15@gmail.com	<b>Tel /Fax /Email</b> :	011-41052050, 41062050, 8851779656 / 011-41052050 / 211200@orientalinsurance.co.in

Lead\Breakin No : 0

Local Servicing Office Code : 211200

Local Servicing Office Details : DO 2 NEW DELHI, 16/20, WEA, FIRST FLOOR, NEAR SHASTRI PARK,, PADAM SINGH ROAD, KAROL BAGH, NEW DELHI,,, 011-41052050, 41062050,

<b>Agent/Broker Details</b>	
<b>Dev.Off.Code</b> :	
<b>Agent/Broker</b> :	LC0000000660 M/S POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED
<b>Address</b> :	Plot No. 119, Sector-44, Gurgaon,, Gurgaon, Haryana, 12200, Tel - 1800-258-5970, GURGAON, HARYANA, 122002
<b>Tel /Fax /Email</b> :	1800-258-5970/1800-258-5970//



Period of Insurance : FROM 00:00 ON 27/12/2022 TO MIDNIGHT OF 26/12/2023

Collection No & Dt : 3 2005261073 - 25/12/2022 GST INVOICE NO :0721800775 UIN :0

Gross Premium : 6,848 GST : 1,233 Stamp Duty : .5 Total : 8,081

Geographical Area : IND Area Extension :

### Particulars of Insured Vehicle:

Registration Mark & Place	Engine No. & Chassis No.	Make - Model	Type Of Body	Cubic Capacity	Year Of Manf. (including Driver)	Seating Capacity
UP 53 DU 7080 Gorakhpur	D4FALM145541 MALPC813LLM1087 81	HYUNDAI-CRETA SX 1.5 Diesel	OTHERS	1493	2020	4 + 1

Limitations as to use: C.P.A Cover Owner Driver(CSI):Rs 0

1 The policy covers use of the vehicle for any purpose other than hire or reward ,tuition,organized racing,pace making,reliability trial,speed testing,carriage of goods(other than samples or personal luggage) or use for any purpose in connection with Motor Trade.

Limit of Liability: As per policy terms/conditions

### Details of TP insurance

Name of Insurer & Address	Policy No	Period of Insurance
The Oriental Insurance Co. Ltd.	211200/31/2022/238119	27/12/2020 TO MIDNIGHT OF 26/12/2023

Place : NEW DELHI

Date : 25/12/2022



IRDA-REGNO-556



# The Oriental Insurance Company Limited

This Document is Digitally Signed

Signer: MILAP CHAND  
Date: Sun, Dec 25, 2022 16:55:44 IST  
Location: NOIDA  
Reason: Signing Policy for OICL



Attached to and forming part of policy number 211200/31/2023/254717

8851779656,8851779656,211200@orientalinsurance.co.in

If the TP Insurance declaration provided above by the Insured is found incorrect/or the policy does not exist/ lapsed/Cancelled due to any reason, then subject policy becomes Null and Void from the date TP coverage has ceased to exist.  
\*This insurance excludes any loss/liability arising out of Third Party or personal accident.

\*This insurance excludes all pre-existing damages

Insured's Declared Value					
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical Accessories	Value of CNG LPG Kit	Total Value
9,86,680	0		0	0	9,86,680

SCHEDULE OF PREMIUM			
BASIC OD COVER	31,485.00	TOTAL PREMIUM	6,848.00
BASIC OD TOTAL	31,485.00	ADD :IGST	1,233.00
ADD :ADD-ON COVER NIL DEPRECIATION POLICY	6,297.00	STAMP DUTY	0.50
LESS :Discount	27,392.00	TOTAL AMOUNT	8,081.00
LESS :Motor Add on Cover Discount(Nil.Depreciation)	1,259.00		
OD TOTAL	9,131.00		
LESS :NO CLAIM BONUS-GR27	2,283.00		
MOTOR TOTAL OD	6,848.00		

Please note the coverage under this policy is restricted to Own Damage section only and no other liability in connection with the vehicle

\* NCB discount - 25 %

Deductibles under Section-I :

Subject to IMT Endorsement Printed herein/attached to : IMT-22 , OIC-1:Nil Depreciation Cover , IMT-20

Details of IMT Endorsements are also available on the Company's Web Portal [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

Hypothecation Agreement with: State bank of india

Hire Purchase/Lessor Agreement with: -

In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac,the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operating Offices as well as company's website.

**The insurance under this policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC endorsements mentioned herein above which are available on Company's website: [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) or on demand from the policy issuing office.**

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

Claim is not admissible if Driving License is found fake or is not valid whether or not in the knowledge of the insured.

I/We hereby certify that the policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of Motor Vehicles Act, 1988.

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at DO II NEW DELHI (GSTIN: 07AAACT0627R1Z1) on 25-DEC-22

## 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 MVAct, 1988 is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Place : NEW DELHI

Date : 25/12/2022



IRDA-REGNO-556



# The Oriental Insurance Company Limited

This Document is Digitally Signed

Signer: MILAP CHAND  
Date: Sun, Dec 25, 2022 16:55:44 IST  
Location: NOIDA  
Reason: Signing Policy for OICL



Attached to and forming part of policy number 211200/31/2023/254717

Road Side Assistance included in th  
The Oriental Insurance Company Limited

Entered By : POLICY BAZAR

Examined By : POLICY BAZAR

Policy Printed By : PRTL

IP :

Policy Printed On : 25-DEC-22 16:55:51

Digitally Signed

By

Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

