

Dear MS. POOJA SHARMA,

Greetings from Mahindra Insurance Brokers!!!

We welcome you to the Ensure by Mahindra family and thank you for choosing our Insurance Program.

Ensure by Mahindra is a specially designed Insurance Program to give you a delightful ownership experience of the Mahindra vehicle by giving a smooth hassle free experience on your Vehicle Insurance. The Insurance is provided by the Insurance companies with whom MIBL is associated for selling its products.

The key benefits will be as follows:

- **Near Cashless facility**
- **Standard and faster Claim settlement**
- **Hassle -free Renewal**
- **Range of Add-on Covers**

Your satisfaction is our first priority. Please find enclosed:

- Certificate of Insurance (insurance policy)
- Policy wordings providing Terms & Conditions

All the above benefits will be available to you at Mahindra Dealer Service Centres. In the unfortunate event of damage to your Vehicle all you need to do is to get in touch with the Dealer Service Centre or the Insurance Company by dialling on the toll free number 18001035499

We once again thank you for choosing Ensure by Mahindra.

Best Wishes

Mahindra Insurance Brokers

**IFFCO Tokio General Insurance Co. Ltd.****Standalone own Damage Policy – Private Car CUM RECEIPT UII :IRDAI 106RP0002V01201920**

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Servicing Office of Insurer: 185, Kambalwala Bagh, Sangam Vihar, , Jansath Road, , Muzaffarnagar - 251001,

MUZAFFARNAGAR , UTTAR PRADESH-251001 State Code-09

PAI : AAAC17573H**GSTII :** 09AAAC17573H2Z9**Toll Free:** 18001035499

Policy I o & Policy Issued On	24006402 , 19 Feb 2023 2:49PM	Period of Own Damage Cover	02 Mar 2023 12:00AM to 01 Mar 2024 11:59PM (Midnight)
Proposal I o. & Date	P14738613, 19 Feb 2023	Other TP Policy I o	MAH76034
Insured I ame	MS. POOJA SHARMA	Other TP Policy Insurer	Future Generali India Insurance Co. Ltd.
Insured Contact I o	XXXXXX0161	Period of other TP Cover	02 Mar 2021 12:00AM to 01 Mar 2024 12:00AM (Midnight)
Insured Add.	D/O RAVINDAR SHARMA, H NO. 1157 RAM LILA TILLA, AABKARI ROAD,, MUZAFFARNAGAR , UTTAR PRADESH-251002	Previous Policy I o Previous Insurer	86103909 IFFCO Tokio General Insurance Co. Ltd.

Make	Model	Variant	Cubic Capacity/GVW/Kw	Seating capacity	
MAHINDRA & MAHINDRA	XUV300	MAHINDRA XUV300 W6 PM BS6 MT WP	1197	5	
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine I o.	Chassis I o./VII
PRIVATE	CLOSED		PETROL	NMMZA32432	MA1NM2NM1M2A56431
Manufacturing Year	RTO	Registration I o.	Registration Date	Ci G/LPG Kit	Trailer Chassis I o/VII
2021	MUZAFFARNAGAR - UP12	UP 12 BF 8015	05 Mar 2021	0	
Vehicle IDV	Body IDV	Trailer IDV	I on-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV
746000	0	0	0	0	746000

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium	Deductibles		
Vehicle	7,618	Voluntary Deductibles (0) (IMT-22A)	0
Trailer (IMT - 30)	0	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)	0
CNG/LPG Kit (IMT - 25)	0	Sub Total (Deductibles)	0
Sub Total (Basic Premium)	7,618	I et Own Damage Premium (A)	13,463
Geographical Area Extension (IMT-1)	0	CGST(9.00%)	1212
IMT - 34	0	SGST(9.00%)	1212
Lamp,Tyre Mudguards (IMT - 23)	0	Gross Premium Paid	15,887
Add On (Consumables,Nil Depreciation,Return to Invoice,Road Side Assistance)	5845	I ote: 1.Policy issuance is subject to realization of cheque	
Sub Total-Addition	13,463	2.Consolidated stamp duty paid to state exchequer	
		3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
		4.Geographical Area-India	
		*Subject to IMT Endt. Nos.& Memorandum.,22,7	

Hypothecation Details: HDFC BA I K LTD , - MUZAFFARI AGAR**MISP Details: I ame:** A 2 Z AUTO WHEELS PVT LTDC**Code:** MIBL/M&M/AALCA8926F/000 **Receipt I o:** 24006402 **Payment Mode:** ONLINE **Reference code:** A011761A2Z1**Addon Cover(s) :** 1) 2) IRDAI 106A0015V01200910 , , IRDAI 106A0013V01200809**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)Any purpose in connection with Motor Trade**Limits of Liability:** (a) Under Section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act,1988. (b) Under Section II-I(ii) of the policy: Damage to Third Party Property ` 750000/-; PA Cover for Owner-Driver under Section III: CSI ` 0/-. The Compulsory Personal Accident cover has not been opted in this policy**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.**I CB Clause:** No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy. No Claim Bonus will only be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.**Grievance Clause:** For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at 18001035499 or may write an email at chiefgrievanceofficer@iffcotokio.co.in. In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at .In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website:www.irdai.gov.in, or on the website of General Insurance Council: www.gicouncil.in or on the company website https://www.iffcotokio.co.in/.

The Policy wording is available on request at free of cost. The Same can be downloaded from our Website https://www.iffcotokio.co.in/.

Important I ote: 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.

This policy provides only Own Damage cover to the insured vehicle and no other liability is covered under the policy

I/ 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.

HSI : 997134 **Description of Service:** Motor vehicle Insurance **Place of Supply :** UTTAR PRADESH(State Code : 09) **Invoice Number :** 24006402**UII : IRDAI 106RP0002V01201920****For & On Behalf of IFFCO Tokio General Insurance Co. Ltd.****Warranty:**Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Authorized Signatory

Broker I ame & Corporate Add: Mahindra Insurance Brokers Limited , Ground Floor, Sadhana House, Behind Mahindra Towers, 570 P.B.Marg, Worli, Mumbai-400018**Email id:** insurance.care@mahindra.com **Toll Free I o:** 1800 266 2626 , Mon to Sat from 10.00 AM**License Code I o:** 261 & **Validity:** 17-05-2025 **CI I :** U65990MH1987PLC042609