



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Policy No. 3001/KA-18463011/00/000	Bundled - Private Car Policy UIN: IRDAN115RP0021V02202122 issued at 17-Sep-2023 (13:46:00)		
Proposal No. & Date : PRDKIA6702117, 17-Sep-2023	Period of Own Damage : From 17-Sep-2023(13:46:00) To 16-Sep-2024(Midnight)	Period of Third Party Liability : From 17-Sep-2023 (13:46:00) To 16-Sep-2026 (Midnight)	Period of CPA Owner Driver : 17-Sep-2023(13:46:00) To 16-Sep-2026(Midnight)
Insured's Name : MR. ANSHUMAN YADAV	Previous OD Policy No. : NA	Previous OD Insurer : NA	Previous TP Policy No. : NA
Insured Type : INDIVIDUAL	Previous TP Insurer : NA		
PAN Card : AJRPY8105C			
Customer GSTIN : NA			
Insured's Address : S/O JANARDHAN PRASAD YADAV, SHAFIPUR, JAUNPUR, ADD2, 66 MUNSHIPURVA INDRA NAGAR D BLOCK LUCKNOW INDIRA NAGAR, LUCKNOW, UTTAR PRADESH-226016			

Nominee Details

Name of Nominee	Age	Relationship with Insured	Name of Appointee	Relationship with Nominee
MR. REKHA YADAV	50	MOTHER	NA	NA

Vehicle Details

Registration No.	Registration Authority	Chassis No.	Engine No.	CC/KW
New	LUCKNOW	MZBEN813LPN543933	D4FAPM932279	1493
Make	Model	Variant	Fuel Type	Year of Manufacture
KIA	SELTOS	SELTOS D1.5 IMT IITE	DIESEL	2023
Seating Capacity	Vehicle Class	Invoice Date	Geographical Area	Geographical Area Ext.
5	Private	17-Sep-2023	INDIA	NO

INSURED'S DECLARED VALUE (Rs.)

YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	Total IDV
1	1139905	0	0	0	1,139,905

SCHEDULE OF PREMIUM

A. Own Damage (OD) Premium		Amount (Rs.)	Discounts	Amount (Rs.)
Basic Premium				
Vehicle		30,555	Voluntary Deductibles (0) (IMT-22A)	0
Non-Electrical Accessories		0	Anti Theft Device (IMT-10)	0
Electrical Accessories (IMT-24)		0	AA Membership (IMT-8)	0
Bi Fuel Kit (IMT-25)		0	Handicap Discount	0
Sub Total (Basic Premium)		30,555	No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)		0	Sub Total (Discounts)	0
Lamp, Tyre Mudguards (IMT - 23)		0		
Sub Total		30,555	Net Own Damage Premium (A)	30,555
B. Liability Premium				
		Amount (Rs.)	PA Cover	
Basic Third Party Liability Premium (including TPPD)		10,640	Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (3Year)	1,336
Bi-Fuel Kit		0	PA Cover for Paid Driver of Rs 200000 (IMT-17)	0
Geographical Area Extension		0	PA Cover (0 Per Person) For 0 Persons(IMT-16)	0
Legal Liability				
Paid Driver (IMT-28)	0			
Employee (for 0 Person) (IMT-29)	0			
Sub Total (Legal Liability)		0		
Sub Total (PA Cover)		1,336		
			Net Liability Premium (B)	11,976
			Total Premium (A+B)	42,531
			SGST(9.00%)	3828
			CGST(9.00%)	3828
			Gross Premium Paid	50,187

Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. CONSOLIDATED STAMP DUTY PAID VIDE LETTER OF AUTHORIZATION NO. CSD6142023662 DATED 20 FEB 2023 & NOT APPLICABLE FOR THE STATE OF JAMMU & KASHMIR. 3. The policy is subject to compulsory deductible of Rs.1000 (IMT-22). 4. Add on Cover(s) : Zero Depreciation UIN: IRDAN115RP0006V01201819/A0021V01201819, CONSUMABLES UIN: IRDAN115RP0006V01201819/A0022V01201819, Engine protect Plus UIN: IRDAN115RP0006V01201819/A0025V01201819, Tyre Protect UIN: IRDAN115RP0006V01201819/A0029V01201819, Road Side Assistance UIN: IRDAN115RP0017V01200102/A0027V01201213. Geographical Extension Area : NA.

HSN :997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Invoice Number :180923149827

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 to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to property other than the property belonging to the insured or held in trust or in the custody of control of the insured up to the limit specified Rs.7.5 Lakh. Under Section (iii) of policy- PA cover for owner driver CSI Rs. 15 Lakh.

Subject to IMT Endt. Nos.& Memorandum:7,22

Hypothecation Details: HDFC BANK LTD., LUCKNOW -

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 interpretation, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at (18002666) or may write an email at (customersupport@icicilombard.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (https://www.icicilombard.com/grievance-redressal). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at (gro@icicilombard.com).

In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.icicilombard.com or on www.gbic.co.in

The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy.

Please visit https://www.icicilombard.com/customer-testimonials/downloads for the policy wordings for complete details on Terms and Conditions.

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 M.V. Act, 1988

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.

Broker Name : SMC Insurance Brokers Pvt. Ltd.
IRDA - DIRECT BROKER LICENSE NO : DB 272/04 /289(Valid up to 27 Jan 2026).

For & On Behalf of

ICICI Lombard General Insurance Co. Ltd.

Dear Sir/Madam,

Greetings From **SKYDAC AUTO AND INFRA PVT. LTD**

It's our privilege to have you as a customer of "KIA Safety" and thank you for insuring your KIA SELTOS SELTOS D1.5 IMT HTE as per below summary (kindly refer to policy schedule for details):

Policy No.: 3001/KA-18463011/00/000

Insurer Name: ICICI Lombard General Insurance Co. Ltd.

Vehicle Registration: New	Vehicle IDV: Rs.1139905	CNG/LPG IDV: 0
Electrical Accessories IDV: 0	Non Electrical Accessories IDV: 0	Total IDV: Rs.1139905
Compulsory Deductible: Rs.1000	Policy Start Date:	Policy End Date:
NCB % (as declared/eligible): 0%	Own Damage: 17-Sep-2023(13:46:00)	Own Damage: 16-Sep-2024(Midnight)
Coverage: Bundled - Private Car Policy	Period of Third Party Liability: 17-Sep-2023(13:46:00)	Period of Third Party Liability: 16-Sep-2026(Midnight)
	CPA Owner Driver: 17-Sep-2023(13:46:00)	CPA Owner Driver: 16-Sep-2026(Midnight)

Add on Cover(s) opted: Zero Depreciation, CONSUMABLES, Engine protect Plus, Tyre Protect, Road Side Assistance **
 **For Roadside Assistance, please contact the below mentioned toll free number : 18003093965

As KIA Safety customer, you'll benefit with a bouquet of feature and services to ensure that ownership of your KIA SELTOS and the insurance policy provides convenience and satisfaction in the event of an unforeseen event.

You benefit with instant insurance coverage of the vehicle as per policy conditions*, a wide range of Motor Insurance Add-on Covers* with unique features (for more details pls. enquire details from Dealer Designated Person) and access to cashless claims* settlement across all KIA Motor Dealer Workshops/Service Centres across India.

Renewal* of insurance policies can be at KIA Safety Call Centre or at any KIA MISP Dealer partners with facility of online premium payment at the convenience from your home, office or while on the move.

In the event should you require assistance on your motor insurance policy, you have access to exclusive and dedicated call centre (Toll free No. 1800 2666 9666) & helpdesk (contact email - support@kiasafety.com) to assist with your queries and extend support.

We always look forward to your continued patronage and assure our best services.

Best wishes for miles of safe and enjoyable driving and a wonderful ownership experience.

Best regards,
 Team KIA Safety

*Subject to Terms and Conditions of insurers & payment of insurance premium. Admissibility of claims at the sole discretion of respective insurance company. For details please refer to insurers policy terms & conditions

FOR RENEWALS, ENDORSEMENTS, NCB CERTIFICATE, CANCELLATION & REFUND :KINDLY CONTACTSKYDAC AUTO AND INFRA PVT. LTD at9335938443

BROKERS DETAILS:

SMC Insurance Brokers Pvt. Ltd.
 IRDA – DIRECT BROKER LICENSE NO: DB 272/04 /289
 VALID UPTO : 27 Jan 2026
 CIN NO.: U66000DL1995PTC172311
 Corporate Office: Parsavnath Metro Mall, Pratap Nagar, New Delhi-110007.
 Email ID: support@kiasafety.com
 Toll Free No: 1800-2666-9666

SKYDAC AUTO AND INFRA PRIVATE LIMITED
Khasra No 490 Vill-Behsa Krisna Nagar Kanpur Road
Lucknow-226023

State Name : Uttar Pradesh, Code : 09
CIN: U50404UP2019PTC123204
E-Mail : skydautokia@gmail.com

Bank Receipt Voucher

No. : **KR/SR/23/2348**

Dated : **17-Sep-23**

Through : **State Bank of India (39031975428)**

Particulars	Amount
Account : ANSHUMAN YADAV	93,643.00
	₹ 93,643.00

On Account of :

REC NO-3372 HPA-HDFC BANK LTD LUCKNOW
VARIANT-SELTOS HTE IMT DSL

Amount (in words) :

INR Ninety Three Thousand Six Hundred Forty Three
Only

Authorised Signatory
