



HDFC ERGO General Insurance Co. Ltd.
 Private Car Policy - Bundled, IIR: IRDAN12SRP000HV01201819
 (FORMS 1 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No: 2102204995421600000
 Policy Issued On: 24-OCT-2022 (12:09)
 Insured Name: MR. ANAND KUMAR
 Insured Add.: 500 V, 104/36 AMBEDKAR NAGAR KANPUR ROAD, KRISHINA NAGAR MANAS NAGAR, LUCKNOW, UTTAR PRADESH-226021

Proposal No. & Date: P55926750, 24-OCT-2022
 Previous Policy No.: NA
 Previous Insurer: NA
 Period of Own Damage: 24-OCT-2022(12:09) to 23-OCT-2023(Midnight) | Year
 Period of Liability Cover: 24-OCT-2022(12:09) to 23-OCT-2023(Midnight) | 3 Years
 Period of CPA Cover: 24-OCT-2022(00:00) to 23-OCT-2023(Midnight) | 3 Years
 Age 10 | FHMALR | Relation SPOUSE
 Address: LUCKNOW, UTTAR PRADESH, PINCODE:226001, UTTAR

Servicing Office of Insurer: HDFC ERGO General Insurance Company Limited, Rain Square, 20A, Vaidya Naha Marg Lucknow 226001 Uttar Pradesh, LUCKNOW, UTTAR PRADESH, PINCODE:226001, UTTAR PRADESH (State Code - 09), PH:22-66383600
 PAN: AADCL5045N GSTIN: 09AABCL5045N1Z6 CIN: U66030MI12007PLC177117

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT SX EXECUTIVE	1497	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	LUCKNOW	Yes	PETROL	MALPC812LNM385720
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,291,335	0	0	0	1,291,335	G4FLNY355513

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)	Deductibles	
Basic Premium	18,544	Voluntary Deductibles (0) (IMT-22A)
Vehicle	0	Anti Theft Device (IMT-10)
Non-Elec. Accessories	0	AA Membership (IMT-8)
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)
CNG/LPG Kit (IMT-25)	18,544	Handicap Discount (50%)
Sub Total (Basic Premium)	0	Sub Total (Deductibles)
Geographical Area Extension (IMT-11)	0	Add On Coverages (ZD EP CM RTI PB KP)
IMT SS Premium	18,544	Net Own Damage Premium (A)
Sub Total-Addition		750
Liability Premium (B)	10,640	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)
Basic Third Party Liability	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)
Third Party Liability For Bi-Fuel Kit	0	Legal Liability For Paid Driver (IMT-28)
Third Party Liability For Geographic Extension	853	Legal Liability for Employees (for 0 persons) (IMT-29)
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)		Net Liability Premium (B)
		40,921
		Total Premium (A+B)
		3683
		CGST (9%)
		Gross Premium Paid
		48,287
CGST (9%*)		

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.
 4. Geographical Area-India.
 Name: Policy issuance is subject to realization of cheque
 5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)
 2. Considered entry date paid to state exchequer
 *Subject to IMT End. Nos. & Memorandum: 7,15,16,22,28
 3. The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online.
 Tenure: 24-OCT-2022 to 23-OCT-2023
 Total IDV: 1,291,335

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.

Limit 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: STATE BANK OF INDIA - LUCKNOW
 MSFP: AB-MHY000266 - SAS AUTOMOTIVES PRIVATE LIMITED Designated Person (DP) Name: PRATEEK KUMAR SIKRI, Code: AB-DPHY000345-1563
 Receipt No: 2049954234600, Payment Mode: AC/H

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 Business: LUCKNOW, UTTAR PRADESH (State Code: 09), Insurer Invoice Number: 2049954234600
 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.

A Sharma

See self selected Anand Kumar 09/03/24



Authorized Signatory



HDFC ERGO General Insurance Co. Ltd.
 Private Car Policy - Bundled, UIN: IRDANI25RP000RV01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No: 2102204995423600000
 Policy Issued On: 24-OCT-2022 (12:09)
 Insured Name: MR. ANAND KUMAR

Insured Add: 560 V/104/36 AMBEDKAR NAGAR KANPUR ROAD
 KRISHNA NAGAR MANAS NAGAR, LUCKNOW, UTTAR
 PRADESH-226023

Nominee Name: MRS MRIDULA

Servicing Office of Insurer: HDFC ERGO General Insurance Company Limited, Ratan Square, 20A, Vidhan Sabha Marg Lucknow 226001 Uttar Pradesh, LUCKNOW, UTTAR PRADESH, PINCODE:226001, UTTAR PRADESH (State Code : 09), PH:22-66383600

PAN: AABC15045N

GSTIN: 09AABC15045N1Z6

CIN: U66030MH2007PLC177117

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT SX LEXICUTIVE	1497	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	LUCKNOW	Yes	PETROL	MALPC812LNM385720
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,291,335	0	0	0	1,291,335	G4FLNV355513

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			0
Vehicle	18,544	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
Sub Total (Basic Premium)	18,544	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	9,984
IMT SS Premium	0	Add On Coverages (ZD EP CM RTI PB KP)	28,528
Sub Total-Addition	18,544	Net Own Damage Premium (A)	750
Liability Premium (B)	10,640	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	0
Basic Third Party Liability	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	150
Third Party Liability For Bi-Fuel Kit	0	Legal Liability For Paid Driver (IMT-28)	0
Third Party Liability For Geographic Extension	853	Legal Liability for Employees (for 0 persons) (IMT-29)	12,393
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)		Net Liability Premium (B)	48,921
		Total Premium (A+B)	3683
		CGST (9%)	48,287
SGST (9%)		Gross Premium Paid	

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.

Name: 1. Policy insurance is subject to realization of cheque
 2. Consolidated stamp duty paid to state exchequer
 3. The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online.

4. Geographical Area-India.
 5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)

*Subject to IMT Endt. Nos. & Memorandum: 7.15, 16, 22, 28

Tenure: 24-OCT-2022 to 23-OCT-2023

Total IDV: 1,291,335

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: STATE BANK OF INDIA - LUCKNOW
 MISP: AB-MHY000266 - SAS AUTOMOTIVES PRIVATE LIMITED Designated Person (DP) Name: PRATEEK KUMAR SIKRI, Code: AB-DPHY000345-1543

Receipt No: 2049954236000, Payment Mode: ACII
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 : 2049954236000
 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.

A Sharna

*Self declared
 Anand Kumar
 09/03/24*

