



Self attested.

<b>Policy No.:</b> HYNDAIHIB1161467	<b>Proposal No. &amp; Date:</b> HIB8034762, 27-MAR-2024
<b>Policy Issued On:</b> 27-MAR-2024 18:01 HRS	<b>Previous Policy No.:</b> NA
<b>Insured Name:</b> MR. SATYABHAMA KAUSHIKI	<b>Previous Insurer:</b> NA
<b>Insured Address:</b> (1) 2 B 128 BCCL TOWNSHIP KOYLA NAGAR NEAR SHIV MANDIR KALAKUSUMA DHANBAD JHARKHAND UP (2) J-1, JUDGES COLONY COMPANY BAGH, BASTI, UTTAR PRADESH (State Code:09)-272001	<b>Period of Own Damage :</b> 27-MAR-2024 (18:01) To 26-MAR-2025 (1 YEAR)
	<b>Period of Liability Cover:</b> 27-MAR-2024 (18:01) To 26-MAR-2027 (3 YEARS)
	<b>Period of Compulsory Personal Accident Cover:</b> 27-MAR-2024 (18:01) To 26-MAR-2027 (3 YEARS)
<b>Customer Details</b>	<b>Nominee Details</b>
<b>Customer Type</b> INDIVIDUAL	<b>Name</b> VISINU DUTTA MISHRA
<b>PAN</b> XXXXX9342F	<b>Age (Yr.)</b> 53
<b>GSTIN</b> NA	<b>Relation</b> FATHER

**Vehicle Details**

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	GRAND I10 NIOS	1.2MT KAPPA SPORTZ	1197	2024	5
Body Type	Registration No.	RTU	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
HATCHBACK	NEW	BASTI	YES	PETROL	MALB351CLRM517228
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
699,580	0	0	0	699,580	G4LAPM790227

Own Damage Premium (A)	Amount(INR)	Liability Premium (B)	Amount(INR)
<b>Basic Own Damage Premium</b>		<b>Basic Third Party Liability Premium</b>	
Vehicle	8,930	Bi-Fuel Kit	0
Non-Elec. Accessories (IMT-24)	0	Geographical Area Extension (IMT-1)	0
Elec. Accessories (IMT-24)	0	Sub Total (Third Party Liability)	10,640
Bi-Fuel Kit (IMT-25)	0	<b>Personal Accident (PA) Cover</b>	
Geographical Area Extension (IMT-1)	0	Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	909
IMT 23 Premium	0	PA Cover for 5 Unnamed Passengers Rs 100000 Each (IMT-16)	750
<b>Sub Total (Basic Premium)</b>	<b>8,930</b>	PA cover for Paid Driver of Rs 2 Lac (IMT-17)	0
<b>Discount/Deductibles</b>		<b>Sub Total PA Cover</b>	
Voluntary Deductibles (0) (IMT-22A)	0	<b>Legal Liability</b>	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	150
AA Membership (IMT-8)	0	Employees (for 0 persons) (IMT-29)	0
No Claim Bonus (0%)	0	Sub Total (Legal Liability)	150
Handicapped Discount (IMT-12)	0	Net Liability Premium (B)	12,449
<b>Sub Total (Deductibles)</b>	<b>0</b>	<b>Total Premium (A+B)</b>	<b>27,276</b>
<b>Total Own Damage Premium</b>	<b>8,930</b>	IGST(18%)	<b>4,910</b>
Add On Coverages ( ZD, CM, EP, RTI, KP, PB )	5897		
<b>Net Own Damage Premium (A)</b>	<b>14,827</b>	<b>Gross Premium Paid</b>	<b>32,186</b>

**Add-on Cover Opted in the Policy:** Depreciation Reimbursement- (Private Car)- Bundled(IRDAN144RP0006V02201819/A0023V01201819), Cover for Consumables- (Private Car)-Bundled (IRDAN144RP0006V02201819/A0030V01201819), Engine Guard- (Private Car)-Bundled(IRDAN144RP0006V02201819/A0028V01201819), Return to Invoice- (Private Car)-Bundled (IRDAN144RP0006V02201819/A0024V01201819), Cover for Key Replacements- (Private Car)-Bundled(IRDAN144RP0006V02201819/A0025V01201819), Loss of Personal Belonging- (Private Car)-Bundled(IRDAN144RP0006V02201819/A0031V01201819)

- Notes:**
- Consolidated Stamp duty paid to state exchequer
  - This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.
  - Geographical Area Ext. extended to (IMT-1): NA
  - Policy issuance is subject to realization of cheque if premium is paid by cheque
  - The policy is subject to compulsory deductible of INR 1000 (IMT-22) & Voluntary Deductible of INR 0
  - This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website <http://www.sbigeneral.in>

**\*Hypothecation Details:** STATE BANK OF INDIA - COURT AREA - BASTI **Payment Mode:** Online

**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 learners 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 INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 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.

**Declaration on Tax Invoice:** 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.

**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.

**Grievance Clause:** For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.sbigeneral.in/portal/grievance-redressal> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response, he/she may approach the insurance ombudsman for the redressal of grievance at [www.irdai.gov.in](http://www.irdai.gov.in) or on website of General Insurance Council, [www.gicouncil.in](http://www.gicouncil.in)

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : HAP/0000001161467

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 XI of Motor Vehicle Act, 1988.

<b>Insurance Broker Name :</b> Hyundai India Insurance Broking Pvt. Ltd. Corporate Office:16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001	<b>Scan for Renewal</b> (Valid from 90 Days Prior to Expiry)	<b>For &amp; On Behalf of</b> SBI General Insurance Company Limited.
<b>Broker Code:</b> 822 (Valid UPTO:30/05/2025) <b>CIN No.:</b> U67200HR2021PTC098982 <b>GST:</b> 06AAGCH0310P1ZP <b>Email ID:</b> connect@hiib.in <b>Contact No:</b> 0124-6833000	<b>MISP NAME-PREMIER CAR SALES LIMITED</b> <b>MISP CODE-HIB-MHY-0141</b> <b>DP NAME-MOHD FARAZ</b>	
<b>Authorized Signatory</b>		

**For Claims, Policy Servicing & Renewal, Kindly contact (BEAAR HYUNDAI) at +91-7233006630**