

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



Take it easy!

Private Car Package Policy



2311203079741602000

MR DASHRATH BHAI JAYANTILAL PATEL KADI 24 SHUKAN SOCIETY NA KADI GUJARAT - 382715 Tel. 9714989898	Vehicle Details		Policy Details	
	Make	TOYOTA KIRLOSKAR	Policy No.	2311 2030 7974 1602 000
	Model	INNOVA CRYSTA-2.4 G MT 8 STR(2393 CC)	Period of Insurance	From 02 Nov, 2021 00:01 hrs
	Registration No	GJ-02-DA-0013		To 01 Nov, 2022 Midnight
	RTO	MEHSANA	Issuance Date	27/10/2021
	Chassis No.	MBJJB8EM901552043-1018	Invoice No.	203079741602000
	Cubic Capacity /Watts	2393 Seats 8	EIA No.	Not provided
	Year of Manufacture	2018 Body Type MUV		
	Engine No.	2GDA247995		
	Payment Details : 1122110601183 , Date: 27/10/2021, Bank Name: BizDirect			
Email ID : pancholi.tejas@gmail.com GSTIN No :				

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
1,073,250	0	0	0	0	1,073,250

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage:	10797	Basic Third Party Liability:	7890
Total Basic Premium	10797	PA Cover for Owner Driver of 1500000 (CPA Cover Policy Period From Date 02/11/2021 To Date 01/11/2022)	325
Less: No Claim Bonus (35%)	3779	PA Cover for Un-Named Persons of 40000 Each (for 8 Persons) (IMT-16)	160
Total - Less	3779	Net Liability Premium (b)	8375
Add on Coverages		Total Package Premium (a+b)	23148
Zero Depreciation (IRDAN125A0021V01201415)	4293	GST 18% : Central Tax 9%(₹2083.5) State Tax 9%(₹2083.5)	4167
Emergency Assistance (IRDAN125A0016V01201314)	350		
Drive Through protection for Engine (IRDAN125A0004V01201213)	2039		
Cost of Consumables (IRDAN125A0003V01201213)	1073		
Total - Add on	7755		
Net Own Damage Premium (a)	14773	Total Premium	27315

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0
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Previous Policy No.	2311203079741601000	Valid	02/11/2020 to 01/11/2021 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	25%
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If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	jayntilal patel Father	Appointee	
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Endorsement Premium Details (₹)						
XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX

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. **Persons or Class of Persons entitled to drive:** Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 1. 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 Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 100000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 200000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

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. The stamp duty of 0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/67/2021/2096 dated 24-06-2021 as prescribed in Government of Maharashtra Order No. Mudrank Mudrank-2017/CR.97/M-1, dated the 09th January 2018, dated 09/01/2018. **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 Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Branch : AHMEDABAD - 206, SECOND FLOOR, SHOPPER PLAZA IV, OPP. BSNL TELEPHONE EXCHANGE ROAD, NAVARANGPURA, AHMEDABAD - 380006 AHMEDABAD, 380006 **Phone No. :** +91-79-39883600

Goods and Service Tax Registration No: 24AABCL5045N1ZE	HSN Code	997134
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Agent Name : JAINUINE INSURANCE BROKER PVT LTD
Agent Code : 21038464


For HDFC ERGO General Insurance Company Ltd



Ragotra
Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

 2311203079741602000 MR DASHRATH BHAI JAYANTILAL PATEL KADI 24 SHUKAN SOCIETY NA KADI - 382715 GUJARAT - Tel. 9714989898	Vehicle Details Make TOYOTA KIRLOSKAR Model INNOVA CRYSTA-2.4 G MT 8 STR(2393 CC) Registration No GJ-02-DA-0013 RTO MEHSANA Chassis No. MBJJB8EM901552043-1018 Cubic Capacity 2393 Seats 8 Year of Manufacture 2018 Body Type MUV Engine No. 2GDA247995		Proposal Details Proposal No. 2311203079741602000 Period of Insurance From 02 Nov, 2021 00:01 hrs To 01 Nov, 2022 Midnight Issuance Date 27 Oct 2021 Invoice No. 203079741602000	
	Payment Details : 1122110601183 , Date: 27/10/2021, Bank Name: BizDirect Email ID : pancholi.tejas@gmail.com GSTIN No :			

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
1073250	0	0	0	0	1073250

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Own Damage Premium(a)	Liability Premium(b)		
Basic Own Damage: 10797	Basic Third Party Liability: 7890		
Total Basic Premium 10797	PA Cover for Owner Driver of 1500000 (CPA Cover Policy Period From Date 02/11/2021 To Date 01/11/2022) 325		
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Add on Coverages	Total Package Premium (a+b) 23148		
Zero Depreciation (IRDAN125A0021V01201415) 4293	GST 18% : Central Tax 9%(₹2083.5) State Tax 9%(₹2083.5) 4167		
Emergency Assistance (IRDAN125A0016V01201314) 350			
Drive Through protection for Engine (IRDAN125A0004V01201213) 2039			
Cost of Consumables (IRDAN125A0003V01201213) 1073			
Total - Add on 7755			
Net Own Damage Premium (a) 14773	Total Premium 27315		

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0
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Previous Policy No.	2311203079741601000	Valid	02/11/2020 to 01/11/2021 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	25%
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If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	jayntilal patel Father	Appointee
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Agent Code : 21038464
 Agent Name : JAINUINE INSURANCE BROKER PVT LTD

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

- I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.
- I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.
- I understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer. **The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.**

If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then **Claim will be paid proportionately.**

- I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.
- Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.

GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.

- I / we declare and confirm having a valid PUC.
- I understand the Proposal No. 2311203079741602000 is issued to me basis on above information.

Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.