Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY



						Vehicle	Details				Policy	/ Details		
				Make		TOYOT	A KIRLOSK	(AR		Policy No.	2311 2	2043 8022	7900 00	00
					Model INNOVA-2.5 V - 8 SEATER					Period of		From 19 Nov, 2021 00:01 hrs		
MR ANIL POPATLAJI MUNOT ANAND CONST CITY PRIDE OFFICE NO14/35/16 MONDA NAKA JALNA ROAD AURANGABAD AURANGABAD AURANGABAD MAHARASHTRA - 431001, Tel. 9890688888				Registrati	ion No	MH-20-	BN-4133			Insurance To 18 Nov, 2022				
				RTO	•					Issuance Date 10/11/2021				
					No		V40072003	07		Invoice No. 204380227900000				
					Cubic Capacity /Watts 2494 Seats 8					Customer Id 100100131864				
								e MUV			N			
				Engine N		2KD642				EIA No.	Not pr	ovided		
				Payment	Details : C	heque No. 00	0142 , Bar	nk Name:AU	SMALL FI	NANCE BAN	NK LTD			
				Email ID	: anil_mur	ot@rediffmai	l.com							
Policy Year	Policy Period		For the Ve	hicle (₹)	Trail	er (₹) N	on Electric	al Acc. (₹)	Electrica	al Acc. (₹)	CNG/LP	G Kit (₹)	Total II	DV (₹
Year 1	From 19/11/2021 To 18/11/2	2022	202			0)		0	0110.1		202	
	Own Damage Pol	_	-			-		-	iability Dr	olicy Period		·		
From Date & Tim				18/11/2022	Midnight	From Date	& Time	19/11/2021			e & Time	18/11/2	022 Mid	Iniaht
		10 00		10/11/2022				13/11/2021	00.011113	TO Date	arine	10/11/2		ingin
	amium(a)					ium Details	X • 7							/=
Own Damage Pre	ennum(a)				(₹) 2193	Liability Pre	.,							(₹ 7890
Basic Own Damage	~				2193	Basic Third Pa	, ,							7890
Total Basic Premiur Less: No Claim Bonu					2193 548	LL to Paid Driv PA Cover for (of 1500000						325
Less: No Claim Bonu Total - Less	13 (2070)				548 548			rsons of 10000) Each /for 9	Persons) /IM	T-16)			40
I Oldi = Less					040	Net Liability F		150115 01 10000			11-10)			866
						Total Package	. ,	a+b)						10310
						-		(₹928) + Stat	e Tax 9% (🗄	₹928)				1850
										(320)				
Net Own Damage Pr	remium (a)				1645			(
· · · · ·				Comput		Total Premiur	n	. ,		ny Doductik	blo			
Geographical Are	a India			·	sory Ded	Total Premiur uctible (IMT-2	n 2 2) 2	2,000	Volunta	ary Deductil	ble		0	12166
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Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

"For detailed policy terms and conditions please visit our website https://www.hdfcergo.com/download/policy-wordings."

Proposal Form cum Transcript Letter For Private Car Package Policy



					Vehi	cle Details				Prop	osal Deta	ils	
			Make		TOYC	TA KIRLOSK	(AR	1	Proposal No	. 202	1110009	8837	
			Model		INNO	VA-2.5 V - 8	SEATER		Period of	From	n 19 Nov	2021 00	01 hrs
			Registration	on No	MH-2	0-BN-4133		1	nsurance	To 1	8 Nov, 20	22 23:59	
23112043802279000			RTO		AURA	NGABAD			ssuance Da	te 10 N	ov 2021		
			Chassis N	۱o.	MBJ1	1JV40072003	307		nvoice No.	2043	8022790	0000	
MR ANIL POPATL	AJI MUNOT XITY PRIDE OFFICE NO14/35/16 MC		Cubic Cap	pacity	2494	Seats	8		Customer Id	100	0013186	4	
	RANGABAD AURANGABAD AURA		Year of M	anufact	ure 2010	Body Typ	e MUV						
431001			Engine No	0.	2KD6	429962							
MAHARASHTRA -	- Tel. 9890688888		Payment	Details :	Cheque N	o. 000142 . E	ank Name:AU	SMALL I	INANCE BA)		
			-		unot@redif			-	-				
Policy Year	Policy Period	For the Vehic	<u> </u>		ler (₹)		cal Acc. (₹)	Electric	al Acc. (₹)	CNG/I	PG Kit (₹		IDV (₹)
Year 1	From 19/11/2021 To 18/11/2022	202719		man	0		0	LIECUIC	0		0		2719
					U		-	ability D	-				2110
From Date & Time	Own Damage Policy Pe e 19/11/2021 00:01 hrs To Da	ate & Time 18/*	11/2022 M	idniaht	From Dat	e & Time	19/11/2021	-	olicy Period To Date		18/1	1/2022 M	dniaht
				-	ium Detail				1.0 244		1		angn
Own Damage Pre	emium(a)			(₹)		Premium(b)							(₹)
Basic Own Damage				2193	-	Party Liability							7890
Total Basic Premiun	m			2193		Driver (IMT-28)							50
Less: No Claim Bonu:	ıs (25%)			548		or Owner Driver							325
Total - Less				548			ersons of 100000	Each (for	3 Persons) (IM	T-16)			400
						y Premium (b)							8665 10310
						age Premium (a+b) (₹928) + State	Tox 00/ (₹000)				1856
Net Own Damage Pr	remium (a)			1645	Total Prem		((1920)+3lale	1 ax 9 % ((920)				12166
Geographical Area		1	Compulso	orv Ded			2,000	Volunta	ary Deductil	ble (IMT	22A)	0	
Previous Policy N			-	•	•	,	ARAM GENER		-		,	NCB	20%
-	that no claim has been made in the previou	us year policy. If dec	claration four	nd incorre	ect, benefits u	nder the preser	t policy in respec	t of own da	mage section	will stand	forfeited.		
Nominee for Owne	or drivor Don					A							
Broker Neme LAI	Pop	atlaji, FATHER				Appoint	ee						
Broker Name : JAI			Code : 210	38464 1	Tel No. : 91								
Broker Name : JAI			Code : 210		Tel No. : 91 rebate clause								
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7) I understand the Proposal No. 202111100098837 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.

Frequently Asked Question's (FAQ's) - Motor Insurance



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HOW DO I FILE A CLAIM?

WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- a. Fire, explosion, self ignition or lightning.
- b Burglary, housebreaking or theft
- c All act of God perils like earthquake, flood, cyclone etc
- d Accidental external means, terrorism, riot and strike

Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for

- a Accidental death / injury to any third party
- b Any damage to property owned by third party

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- а General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- Damage by a person driving without a valid license b
- Damage by a person driving under the influence of liquor or drugs C.
- Loss/damage attributable to war, mutiny, nuclear risks Ь
- Damage to tyres and tubes, unless damaged during an accident e.
- Usage on hire & reward (applicable for all classes except public commercial vehicles) f.
- Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, q. headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle i. is stolen at the same time (applicable to all commercial vehicles & two wheelers)

TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

To place your request for Transfer of Insurance, visit Customer Support section on our website www.hdfcergo.com.

WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

To place your request for any "Changes in Policy', visit Customer Support section on our website www.hdfcergo.com.

CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a. Duly filled and signed claim form & discharge voucher (after loss settlement)
- b. Original Registration Certificate (RC)
- c. Original Policy Copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- No trace report confirming that the stolen vehicle is not traceable f.
- g. Original NOC from financer incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof
- I. Deed of subrogation cum indemnity on judicial stamp paper

Disclaimer: Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

- For Accidental Damage to Insured Vehicle (Own Damage Claims):
- Mobile App: Simply download HDFC ERGO Mobile App Insurance Portfolio Organizer from Play Store. Link your policy by providing few simple details and register a claim.
- Call Toll Free 1800 2700 700 (Accessible from India only) and provide your policy number for reference and register a claim

Please keep the following details handy while intimating a claim

- Policy Number a.
- Registration Details / RC Copy b.
- C. Drivers details at the time of accident including driving License Number
- d. FIR on a case to case basis
- **Repair estimate** e.

WHAT IS THE CLAIM PROCESS?

- 1. If your vehicle can be driven, take it to the nearest dealer / garage.
- 2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
- If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
- If the garage is outside our network, you would have to get the claim reimbursed subsequently.

CLAIMS DOCUMENTS -FOR ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- Driving license of the person driving at the time of the accident C.
- d. Policy Copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than ₹1 lakh (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financer incase of total loss where payment is made to insured
- A copy of police FIR/panchnama is required for TP injury / death / property damage
- Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy in 'Used Car' cases

Additional documents required for commercial vehicles:

c. Fitness certificate a. Spot survey b. Load challan d. Route permit WHAT IS NCB?

NO CLAIM BONUS (NCB):

NCB is provided for every claim free year basis the slab as provided by Tariff.

How can I get No Claim Bonus Reserving Letter? NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC

copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

HOW DO I RENEW MY POLICY?

- a. Visit www.hdfcergo.com to renew c. Visit our nearest branch / your agent instantly online
- d. Send a copy of the renewal notice along b. SMS "RENEW <POLICY NO> " to 9999 with premium cheque to our branch office /Corporate office

HOW TO CONTACT US?

Visit Customer Support section on our website www.hdfcergo.com and avail host of services online which is easy, instant & convenient

Convenience at your fingertips

700700

On the Customer Support section of our website, you can:







