

Auto Secure Private Car Package Policy

RENEWPOLICY-TrackOn-620331505334-15425899



Date : 13/08/2022

Name : MR SHIVKUMAR SHARMA

**Address : 22 , RAJIV APTS
ZIGZAG RD
PALI HILL
BANDRA WEST
MUMBAI
MUMBAI
MAHARASHTRA
400050**

Phone : 0000000000

Your Policy Details

Policy Number : 0155445334 07 00

Own Damage Policy Period : From 23/08/2022 to. Midnight of 22/08/2023

Liability Policy Period : From 23/08/2022 to. Midnight of 22/08/2023

PA Cover to Owner Driver Policy Period : From 23/08/2022 to. Midnight of 22/08/2023

Premium Paid : ₹17,546.00

Dear MR SHIVKUMAR SHARMA ,

We thank you for reposing your faith in us by renewing your vehicle insurance policy. Your policy has been renewed as per your advice and incorporates changes (if any) requested by you.

We are enclosing policy schedule cum certificate of insurance of your vehicle. You can access policy wordings, on our website www.tataaig.com. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording.

As our valued customer, you will continue to enjoy a host of value added benefits and give the extra protection that your vehicle needs.

We assure you of our best services at all times. Happy driving!

**Get the Auto Restore Garage Advantage:
take the Car to an ARG in case of an Accident ^**

- Free pick-up of car!
- Direct settlement facility!
- 3/6-month warranty on parts and paint!

^ In select garages across India, Conditions apply

Renew your policy hassle free

1800 266 7780
Renew by calling our
24X7 Toll Free No.

www.tataaig.com
Renew Online

Quick steps incase of a claim

1

- ▶ FIRST ATTEND TO ANY INJURY
- ▶ RECORD THE INCIDENT
- ▶ KEEP REQUIRED DOCUMENTS HANDY

2

- ▶ SCAN THE QR CODE TO REGISTER YOUR CLAIM or
- ▶ CONTACT US ON OUR TOLL FREE NOS. or
- ▶ REGISTER CLAIM ON OUR WEBSITE www.tataaig.com



3

- ▶ INCASE OF THEFT, PROPERTY DAMAGE OR INJURY, INFORM THE POLICE

Sincerely ,

For TATA AIG General Insurance Company Limited

Authorized Signature



CALL US

24X7 Toll Free

Call us on 1-800-266-7780



WRITE TO US

Tata AIG General Insurance Company Limited

*A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.*

Claims Registration
SMS 'CLAIMS' to 5616181 or
e-mail: general.claims@tataaig.com



Tata AIG General Insurance Company Limited

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel , Mumbai-400013

24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com website: www.tataaig.com

IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, UIN: IRDAN108RP0002V01200001

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent Name : JAINUINE INSURANCE BROKERS PVT LTD

Agent License Code : 376

Agent Contact No : 9850049400

| | |
|---|--|
| Policy No: 0155445334 07 00 | Policy Type: Auto Secure Private Car Package Policy |
| Policy Code: 00/07/3184/02 | Cover Note No: / Cover Note Issuance Date: |
| Name & Address of Insured | Period of Insurance |
| Name : MR SHIVKUMAR SHARMA Address : 22 , RAJIV APTS,ZIGZAG RD,PALI HILL, BANDRA WEST,MUMBAI,MUMBAI MAHARASHTRA 400050 Contact Number : 0000000000 Customer Id : 6006545659 GSTIN : Place of Supply : MAHARASHTRA Supply Code : 27 | (Section - I Own Damage) From 00:01 Hours on 23/08/2022 To Midnight of 22/08/2023 . (Section - II Liability) From 00:01 Hours on 23/08/2022 To Midnight of 22/08/2023 . (Section - III CPA Cover For Owner Driver) From 23/08/2022 To Midnight of 22/08/2023 |
| RTO LOCATION : MUMBAI | ZONE : A |
| Geographical Area : India | Hire Purchase / Hypothecation / Lease With : HDFC BANK LTD MUMBAI |
| | Lessor GSTIN : |
| | Contract/Loan/Reference No: |

| Registration Number | Make / Model / Body Type | Engine Number | Chassis Number | Mfg. Year | CC | Trailer Registration No. / Chassis No. | Licensed carrying Capacity including driver |
|---------------------|---------------------------|---------------|----------------|-----------|------|--|---|
| MH 02 DN 7929 | HONDA/CRV 2.0L 2WD AT/SUV | 700193 | 200124 | 2014 | 1997 | | 5 |

| Insured Declared Value (IDV) ₹ | | | | | | | |
|--------------------------------|----------------|----------------------------|-------------------------------------|------------------------|---------|----------|-----------|
| Year | IDV Of Vehicle | Non Electrical Accessories | Electrical / Electronic Accessories | Bifuel / CNG / LPG Kit | Trailer | Side car | Total IDV |
| 1 | 919572 | 0 | 0 | 0 | 0 | | 919572 |

| SCHEDULE OF PREMIUM | |
|----------------------------|----------------------------|
| Section - I OWN DAMAGE (A) | Section - II LIABILITY (B) |

| | |
|---|---|
| Own Damage Premium on Vehicle & Accessories | Third Party Premium |
| Basic OD Premium ₹ 11,625.23 | Basic TP premium ₹ 7,897.00 |
| Discount Under Own Damage Section | PA Benefits |
| Less: No claim bonus (50) ₹ 5,812.62 | 1 Year(s) Compulsory PA cover for Owner Driver ₹ 375.00 |
| TOTAL OWN DAMAGE PREMIUM (A) ₹ 5,813.00 | PA cover to unnamed passengers (IMT 16) No. of passengers: 5 CSI per passenger: 100000 ₹ 250.00 |
| Section 1 Add On Covers © | Legal Liability |
| Add: Loss of personal belongings (TA 09) Sum Insured:10000 ₹ 110.00 | Add: Legal liability to paid driver (IMT 28) Number of persons: 1 ₹ 50.00 |
| Add: Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000 ₹ 110.00 | TOTAL LIABILITY PREMIUM (B) ₹ 8,572.00 |
| Add: Key Replacement (TA 15) Sum Insured: 25000 per occurrence limit 50% of SI ₹ 265.00 | COMPREHENSIVE PREMIUM (A+B+C) ₹ 14,870.00 |
| TOTAL ADD ON PREMIUM (C) ₹ 485.00 | NET PREMIUM ₹ 14,870.00 |
| | CGST @9% ₹ 1,338.00 |
| | SGST/UGST @9% ₹ 1,338.00 |
| | TOTAL POLICY PREMIUM ₹ 17,546.00 |
| | Road Side Assistance (Inclusive of applicable taxes) ₹ 136.88 |

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

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Drivers Clause: Persons or classes 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.

Limitations as to Use: The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward other than for the purpose of driving tuitions 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

LIMITS OF LIABILITY

| | | | | | | |
|---|---|--|---------------|---|----------------|---|
| Under Section II - 1 (i) of policy (Death of or bodily injury) | Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. | Under Section II - 1 (ii) of policy (Third Party Property Damage) | ₹ 7,50,000.00 | Under Section III : 1 Year(s) Compulsory PA Cover for Owner/Driver | ₹ 15,00,000.00 | Number of claims covered under Depreciation Reimbursement Cover: 2 Basis of claim settlement for Tyre Secure cover : |
| Deductible Under Section I | Compulsory Deductible : ₹ 2,000.00 Voluntary Deductible : ₹ 0.00 Imposed Excess: ₹ 0.00 Franchisee: ₹ 0.00 | UIN Numbers : IRDAN108RP0002V01200001/A0054V01201819(TA 09), IRDAN108RP0002V01200001/A0055V01201819(TA 10), IRDAN108RP0002V01200001/A0056V01201819(TA 15), IRDAN108RP0002V01200001/A0022V01201213(TA 19), IRDAN108RP0002V01200001/A0005V01200910(TA 08) | | | | |

Subject to: A) IMT Endorsement Number : 16 , 22 , 28 , 07
B) TATA AIG Auto Secure Endorsement Number (TA): 10 , 09 , 15 , 08

NOMINATION DETAILS

| Name of the Nominee | Relationship with insured | Name of Appointee (If nominee is minor) | Relationship with Nominee |
|---------------------|---------------------------|---|---------------------------|
| MANORAM SHARMA | Spouse | NA | NA |

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.

In witness whereof this Policy has been signed at MUMBAI on 13/08/2022

Receipt No.(s): 102001033980187 13/08/2022

The stamp duty of Rs0.25 paid in cash or demand draft or by pay order, vide Receipt/Challan no:LOA_NO.CSD/426/2022/3320 dated the 01/08/2022

GSTIN : 27AABCT3518Q1ZW **MAHARASHTRA Service Account Code:** 997134



For TATA AIG General Insurance Company LTD.



Authorized Signatory

Policy Servicing Office : 2ND FLOOR, CITI TOWER, 61, DR. S.S.RAO ROAD,, NEXT TO M.G.M HOSPITAL, PAREL(E), MUMBAI - 400012 ,MUMBAI - 400012, MUMBAI, MAHARASHTRA, 400012

For Roadside Assistance, Please Contact on 18005724029

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'. This policy does not cover pre existing damages as per Inspection photographs and Report

Note :This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaig.com for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

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For Policy wordings, please scan the below QR code :



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RECEIPT

Receipt No. 102001033980187

Receipt Date: 13/08/2022

Policy No: 0155445334

Received with thanks from MR SHIVKUMAR SHARMA a sum of 17682 (Rupees Seventeen Thousand Six Hundred Eighty-Two And Paise Zero Only) vide Credit / Debit Card No 9999XXXXXXXX9999 dated 13/08/2022 Name as in credit/debit card - drawn on IDBI BANK LTD., NO IDA branch towards

| Sl.No. | Policy Number | Total Premium ₹ | Utilized from the receipt for policy ₹ | Balance ₹ |
|--------|---------------|-----------------|--|-----------|
| 1 | 0155445334 | 17,546.00 | 17,682.00 | 0.00 |

- Note:
1. This is a computer generated receipt and does not require a signature.
 2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
 3. Amounts received by cheque shall be subject to realisation.
 4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 27AABCT3518Q1ZW MAHARASHTRA **Service Accounting Code:** 997134

Revenue (Consolidated) Stamp Duty paid vide challan No. LOA_NO.CSD/270/2022/727 date 10/02/2022 for applicable cases

- 1 **Name (Registered Owner of the Motor Vehicle)* :** MR SHIVKUMAR SHARMA
- 2 **Address For Communication* :** 22 , RAJIV APTS,ZIGZAG RD,PALI HILL,BANDRA WEST,MUMBAI,
MUMBAI,MAHARASHTRA,400050.
- 3 **Vehicle Details :** Please refer policy schedule cum certificate
- 4 **Fuel Type :** PETROL
- 5 **Insured's Declared Value - Please refer policy schedule cum certificate.**
- 6 **Previous Insurance Particulars*:**
Policy Number : 0155445334
Date of inception of TP portion : 23/08/2020
Date of Expiry of TP portion : 22/08/2021
Type of Cover : Package
Name of the Insurer : TATAAIG
- 7 **Own Damage period of insurance desired from* :** 23/08/2022 to midnight of 22/08/2023
- 8 **Liability period of insurance desired from* :** 23/08/2022 to midnight of 22/08/2023
- 9 **Compulsory PA cover forowner driver period of insurance desired from :** 23/08/2022 to midnight of 22/08/2023
- 10 **Financier's Details:** Please refer policy schedule cum certificate
- 11 **Extra Benefits opted**
 Unnamed Persons Personal Accident Cover for seating capacity, including driver CSI : 100000
 Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law) :
Compulsory PA Cover for Owner Driver : ₹ 15,00,000.00 Term : 1 Years

Name of the Nominee : MANORAM SHARMA Age : 18 Relationship : Spouse
 Name of Appointee (if Nominee is Minor) :NA Relationship to the Nominee : NA

- 12 **Restriction of Cover/Discounts/Concessions/Extended Covers**
Automobile association membership opted : No **Third Party Property Damage Cover restricted to 6,000/ only :** No
Is Voluntary Deductible opted : No **Amount of Deductible opted :** 0
Vehicle is fitted with Anti Theft Device approved by ARAI : N/A

13 **Add on covers :** N/A.

14 **Bank Details (Required for Refund / Claims)**

Name of the Account Holder : **Name of Bank & Branch :**
Account Number : **IFSC Code of Bank :**

15 **Declaration for No Claim Bonus :** N/A .

16 **I hereby give my consent to receive one page insurance policy.**

17 **AML Guidelines:**

1. I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of MoneyLaundering Act, 2002.
2. I understand that the Company has the right to call for documents to establish sources of funds.
3. The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

18 **We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.**

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