

	 Muskurate Raho IFFCO-TOKIO GENERAL INSURANCE CO.LTD Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017 PRIVATE CAR CERTIFICATE OF INSURANCE CUM SCHEDULE & TAX INVOICE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106 UIN: IRDAN106P0005V01200001	Servicing Office Service Office :IFFCO TOKIO GEN INS CO LTD Office No 4 & 5,3rd Floor ABC East,Plot No.D-5/1A,1B&1C Chikalhana MIDC AURANGABAD MAHARASHTR INDIA431006 General Insurance Services: 997134 GSTIN : 27AAACI7573H1ZC Phone #: 0240 2355396 Agent Name: JAINUINE INSURANCE BROKERS PVT Agent #: A9000194 Agent Mobile #: NA
JYOTI RAVINDRA RATHI		Policy #: 1-2JFN29PL P400 Policy # MQ972152
Address: FLAT NO 2 DATTA SANKUL NUTAN COLONY AURANGABAD Aurangabad AURANGABAD MAHARASHTR Pin Code 431001 INDIA Phone #: XXXXXX559 Cover Note # State Code: 27 Place Of Supply: MAHARASHTRGSTIN Country INDIA A UIN		Unique Invoice No: 1-2JFN29PL Status Check: Inforce Invoice/Issuance Date: 28/09/2022 18:26:07 Period of Insurance From: 29/09/2022 00:00:00 To: Midnight On 28/09/2023 23:59:59 Geographical Area Within India Only Status Check: Inforce

Insured Motor Vehicle Details & Premium Calculation								
Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC
MH20EJ1150	2017	Make of Vehicle MARUTI VITARA BREZZA LDI O	1248	Package	391500.00	Non Electrical Accessories are not covered as its value is 0	D13A5497417 Chassis No. MA3NYFB1SHH273008	5

Registration Authority					
Vehicle	Trailer	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.
391500.00	0.00	0.00	0.00	391500.00	17979.40

A. Own Damage Premium(Rs.)		B. Third Party Premium(Rs.)	
Basic Premium(Incl. Disc)	6297.20	Basic Premium	3416.00
Electrical Accessories (IMT 24)	0.00	Bi Fuel Kit (IMT 25)	0.00
Bi Fuel Kit (IMT 25)	0.00		
Add:		Add:	
Rallies (IMT 31)	0.00	Legal Liability to Driver (IMT 28)	50.00
Foreign Vehicle Loading (IMT 19)	0.00	Legal Liability to Employee (IMT 29)	0.00
Geographical Area Extension (IMT 1)	0.00	PA to Passenger (IMT 16)	200.00
Trailers (IMT 30)	0.00	Rallies (IMT 31)	0.00
		PA Owner Driver CSI Rs 1500000	325.00
		Geographical Area Extension (IMT 1)	0.00
		IMT 15	

Additional Loading		Less:	
Voluntary Excess Less 0% (IMT 22A)	0.00	Third Party Property Damage (IMT 20)	0.00
Anti Theft Device (IMT 10)	0.00	Limit of Liability Under Section II-I (ii)	0.00
Automobile Association (IMT 8)	0.00		
Handicap Discount (IMT 12)	0.00		
Vehicle Use (IMT 13)	0.00		
No Claim Discount (20%)	-1259.44		
Net (A)	5037.76	Net (B)	3991.00

Co-Insurance Details		Agent No./Share		Section 1 (A + B)	
Co-Insurer 2	CGST	SGST	UTGST	IGST	KERALA CESS
	9.00	9.00	0.00	0.00	
	1371.31	1371.31	0.00		

"Whether GST is Payable on Reverse Charge Basis – No"
 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.

Under Hire Purchase /Hypothecated/Lease Agreement with INDIAN OVERSEAS BANK		Nominees: Mrs Rathi(Spouse),
Subject to IMT Endorsement Nos. 7,28,16		
Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trails, Use in connection with Motor Trade		
Driver Clause: Any person including insured: provided that the person driving holds and 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 The Central Motor Vehicles Rules 1989		
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy		
The preceding year 20%	Preceding two consecutive year 25%	Preceding three consecutive year 35%
Preceding four consecutive year 45%	Preceding five consecutive year 50%	
Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.		
Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect; then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.		
Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.		
Limit of Liability		Deductible under Section I
Under Section II-I(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	
Under Section II-I(ii)	As per premium computation table	Voluntary Excess:
Under Section III	PA Owner- Driver as per premium computation table	
Compulsory Excess:	For Vehicle CC not exceeding 1500 cc, Rs 1000/-	For Vehicle CC exceeding 1500 cc, Rs 2000/-

PUC Details:		Pollution under control certificate is valid till 31-10-2022						
Inspection Status		Inspection Date		Inspection Ref No.:		Inspecting Agency		
Section 2: On Road Protector Coverage								
Coverages		Premium Rs.		Limit Of Liability				
Basic Premium (A)				NA				
Medical Extension Premium (B)				NA				
Total Premium (A+B) under Sec 2		0.00						
Section 3: Value Auto Coverage								
Coverages		Premium Rs.		Limit Of Liability				
Depreciation Waiver Cover		4698.00		As Per Coverage Wordings				
Consumable		0.00		NA				
New Vehicle Replacement Cover		0.00		NA				
Daily Rental/Travel Cost		0.00		NA				
Personal Effect & Belonging		100.00		As Per Coverage Wordings				
Medical Expenses**		0.00		NA				
Basic Premium				NA				
Discount (If Opted On Named Basis)		0.00						
Medical Expenses - Total Premium		0.00						
Personal Accident Cover-Owner		NA		Limit Of Liability	Numbers	C.S.I Each Insured	Total C.S.I	
Personal Accident Cover-Insured Person's		NA		Owner Driver	-	-	-	
				Insured Person's	-	-	-	
No Claim Bonus Protection		0.00		NA				
Increased Property Damage Liability Benefit		0.00		NA				
Wreckage/Debris Removal & Transhipment Cost		0.00		NA				
Towing & /or Removal & Storage Of The Insured Vehicle		75.00		Rs. 7500				
Transport,Redelivey or Repatriation Of Repaired Vehicle		0.00		NA				
Accommodation & Travelling Expenses		0.00		NA				
Engine Gear Box Protection		1135.35		As Per Coverage Wordings				
Loss of Key		199.67		As Per Coverage Wordings				
Premium Bifurcation (Rs.)								
Section 1 (Rs.)		Section 2 (Rs.)		Section 3 (Rs.)		Gross Premium Taxable Value (Rs.)	Total GST	Net Premium Total Invoice Value(Rs.)
9028.76		0.00		6208.02		15236.78	2742.62	17979.40
Under Hire Purchase /Hypothecated/Lease Agreement with INDIAN OVERSEAS BANK					Nominees: Mrs Rathi(Spouse) ,			
Subject to IMT Endorsement Nos. 7,28,16								
Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trails, Use in connection with Motor Trade								
Driver Clause: Any person including insured: provided that the person driving holds and 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 The Central Motor Vehicles Rules,1989								
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy								
The preceding year 20 %		Preceding two consecutive year 25%		Preceding three consecutive year 35%		Preceding four consecutive year 45%	Preceding five consecutive year 50%	
Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.								
Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect; then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.								
Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.								
Limit of Liability						Deductible under Section I		
Under Section II-(i)		Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988						
Under Section II-(ii)		As per premium computation table				Voluntary Excess:		
Under Section III		PA Owner- Driver as per premium computation table						
Compulsory Excess :		For Vehicle CC not exceeding 1500 cc, Rs 1000/-				For Vehicle CC exceeding 1500 cc, Rs 2000/-		
PUC Details:		Pollution under control certificate is valid till 31-10-2022						
Inspection Status		Inspection Date		Inspection Ref No.:		Inspecting Agency		
The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.								
Previous Policy Number		Previous Insurer Name and Address				Policy Expiry Date		
VPC152226000100		ROYAL SUNDARAM ALLIANCE INSURANCE CO. LTD AURANGABAD MAHARASHTR 431001				28/09/2022		
1."I/ we hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988" 2."Warranted that in case of Dishonor of premium cheque, This document stands automatically cancelled "AB-INITIO" 3."Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"								
Receipt Particulars:						S.Tax.No. AAACI7573HST001		
Pay Method		Receipt Amount		Instrument #		Instrument Date		Bank
CHEQUE		17979.00		912374		28/09/2022		INDIAN OVERSEAS BANK
Amount Received		17979.00						For IFFCO-TOKIO General Insurance Co. Ltd
In the Event Of dishonour of premium cheque,policy stands automatically cancelled ab-initio.								
Subrata Mondal Authorised Signatory..								

"For quick access to policy services and claim intimation & Quick claim settlement(QCS) kindly down load our customer application from - <https://play.google.com/store/apps/details?id=com.iffcotokio.CustomerApp> or <https://apps.apple.com/in/app/iffco-tokio-customer/id1346469176?platform=iphone> Or Call our toll free number- 1800 103 5499 Or Web portal = <https://www.iffcotokio.co.in/claims/register-a-claim> Or Our Service can be accessed through WhatsApp No. 7993407777. Now IFFCO-TOKIO Policy Documents can be stored in DigiLocker."

Policy Wording for Private Car

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.
NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon,

■ LOSS OF OR DAMAGE TO THE VEHICLE INSURED(OWN DAMAGE)

The company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail in land-waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- 1 For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
- 2 For fibre glass components - 30%
- 3 For all parts made of glass - Nil.
- 4 Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- (b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement, and
- (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a) the estimated cost of such repair including replacements, if any does not exceed Rs.500/-;
- b) The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable..

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

The age-wise depreciation will be as mentioned in the schedule in the 'IDV TABLE'.

This value will be applicable for the purpose of total loss/CTL.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

■ LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:-

a) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.

b) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply

5. The Company may at its own option

a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and

b) Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicle Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

■ PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitation of this policy The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

a) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 1500000 during any one period of insurance.

b) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

i) the owner-driver is the registered owner of the vehicle insured herein;

ii) the owner-driver is the insured named in this policy

iii) the owner-driver holds on effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;

2. any claim arising out of any contractual liability;

3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is

a) being used otherwise than in accordance with the 'Limitations as to Use' or

b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers' Clause.

4. a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

b) any liability of what so ever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Own Damage Section (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any 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.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in then a me of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.

3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed :

a) for total loss/constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.

b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified

4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven day's notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs. 100/- (or Rs. 25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation, cost or expense.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitrations shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (which ever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
- Death Certificate in respect of the insured
 - Proof of title to the vehicle
 - Original Policy

"BENEFITS"

DEPRECIATION WAIVER(UIN: IRDAN106A0015V01200910)

In the event of Damage to the Insured Vehicle(s) as per Section B 'Scope of Coverage', We will provide the benefits of 'Depreciation Waiver' provided that You have paid the additional premium and subject to the following:

- We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report, approved by Us in case of partial loss claim settlement, as per Condition No. 3) a) under Standard Motor Package Policy insured with Us by You.
- The Replacement of parts(s) is/are considered necessary only if part(s) are irreparable in the opinion of the Surveyor appointed by Us notwithstanding Your choice of replacing the parts(s).

What is not Covered

We will not be liable for:

- Any excess of Standard Motor Package Policy or any excess of this Coverage.
- Any partial payment of amount deducted towards depreciation i.e. less than or part of the percentage mentioned in the Special Condition 1) of Section 'B' 'Scope of Coverage' unless we have decided to provide the limited coverage of depreciation waiver.

PERSONAL EFFECT AND BELONGINGS(UIN: IRDAN106A0015V01200910)

On the payment of additional premium We will pay for personal effects, belongings and clothings belonging to Insured person(s), which are in/on the insured vehicle and:-

- Damaged as a result of insured perils operating upon the Insured Vehicle.
- Stolen from the locked Insured Vehicle.
- Stolen at the same time as Insured Vehicle.

Basis of Claim Settlement

However We will not pay for more than actual value of property stolen/damaged i. e. New Replacement cost of any item in India less an allowance for age, wear & tear and depreciation.

Limit of liability

The maximum amount payable in any one event is as per the following limits.

Table 4A Private Car			Table 4B Two Wheeler		
Cubic Capacity	Limit	Cubic Capacity	Limit		
Upto 1000 CC	Rs. 7,500/-	Upto 150 CC	Rs. 2,000/-		
Above 1000 CC upto 1750 CC	Rs. 10,000/-	Above 150 CC upto 300 CC	Rs. 3,000/-		
Above 1750 CC	Rs. 15,000/-	Above 300 CC	Rs. 4,000/-		

Table 4C Commercial Vehicle		Limit of liability
Two Wheelers		75% of the limit given in the Table 4B for Two Wheelers
Three Wheelers (Goods Carrying & Passenger Carrying Vehicles)		Rs. 4,000/-
Taxi	Upto 1000 CC	Rs. 6,000/-
	Above 1000 CC and upto 1750 CC	Rs. 9,000/-
	Above 1750 CC	Rs. 12,500/-
All other Commercial Vehicles		Rs. 10,000/-

What is not covered

We will not be pay for:

- Money, stamp, debit or credit cards, tickets, vouchers, documents, securities.
- Any jewellery items including gems, stones.
- Goods or samples carried in connection with any trade or business.
- Mobile phones, Radio cassette or CD Players, laptops and/or any accessory of the Insured Vehicle.
- Property stolen unless the Vehicle is locked and all doors and windows properly fastened while unattended.
- Any Claim unless the complaint of items lost/stolen is registered with concerned legal Authorities and report copy obtained.
- Any Claim in respect of paid passengers or for other than insured person(s).

Special Provision(s)

The benefits under this part are not subject to our liability under Standard Motor Package Policy for You.

TOWING AND/OR REMOVAL/STORAGE OF THE INSURED VEHICLE(UIN: IRDAN106A0015V01200910)

On the payment of additional premium We will cover You by way of payment or arrangement of service, for the reasonable cost of towing, removal including storage, protection of the Insured Vehicle to the nearest garage, repairer or place of safety or any other place at our choice provided that the Insured Vehicle(s) is/are damaged as per Section 'B' the "Scope of Coverage".

Limit of Liability

The maximum amount covered under this benefit is as per the limit mentioned in the schedule.

What is not covered

We will not be liable for

- Any amount payable under any other policy or the coverage or benefits of this coverage unless the amount has already been accounted for while settling the claim.
- Any claim unless the bills, receipts for amount incurred is/are submitted to us.
- Any claims if the Insured vehicle is able to be driven on its own power on self propelled basis unless in our opinion it could increase or aggravate the damages sustained by the insured Vehicle.

ENGINE AND GEAR BOX PROTECTION COVER(UIN: IRDAN106RP0005V01200001/A0019V01202223)

Coverage:

If there is damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of Water Ingression or Leakage of Lubricant oil due to accidental means, then IFFCO-Tokio will pay the cost of repair/replacement of internal parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, reboring/lathe work of engine cylinder, compression tests and other mechanical charges.

What is not covered :-

IFFCO-Tokio will not be liable for:

- Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.
- Any consequential damage other than damage to internal child parts of the engine and/or gear box as per coverage.
- Cost of Engine Oil and Consumables, notwithstanding Consumable Cover (Part 2) opted for, unless IFFCO-Tokio has agreed to change or do away with this exclusion.
- Any damage including corrosion of engine due to inordinate delay in intimating /repair or delay in retrieval of the vehicle from the water logged area.
- Any damage where reasonable care was not taken by Insured or anyone on Insured's behalf to protect the loss or damage to the vehicle.

LOSS OF KEY COVER(UIN: IRDAN106RP0005V01200001/A0021V01202223)

Coverage:

If there is loss of keys of the insured vehicle and/or damage to the lock system of the vehicle due to accidental damage or theft or attempted theft, then IFFCO-Tokio will pay the cost of car keys, locks including repair and replacement charges, as may deem fit.

What is not covered:-

IFFCO-Tokio will not be liable for:

- Any damage to the lock system of the insured vehicle unless the repair or replacement is carried out in authorized workshops/garages.
- Key(s)/ Lock system which are otherwise covered under Manufacturer's Warranty.
- Any damage to keys or locks due to wear and tear, any climatic condition, mechanical or electrical breakdown.
- Any claim, unless it is lodged with IFFCO-Tokio within 48 (Forty Eight) hours of the date of loss/damage except under circumstances beyond Insured's control in IFFCO-Tokio's opinion.

Special Provisions:

- IFFCO-Tokio will be liable only if theft or attempted theft has been reported to the Police and written confirmation has been received within 72 (Seventy Two) hours except under circumstances beyond Insured's control in IFFCO-Tokio's opinion.
- The coverage is applicable for door keys, boot keys and ignition keys.

We thank you and express our sincere gratitude for reposing confidence and trust in us by placing your automobile insurance with us.

We would like to inform you that to take care of your personal, family and business needs, we have following other insurance products-

1. **Individual Medishield Insurance and Swasthya Kavach (family floater health policy):** This insurance takes care of hospitalization expenses (both cashless /reimbursement) including pre and post hospitalization expenses arising out of any illness or injury, for costs related to consulting physicians, medicines, various contingent diagnosis and treatment.
2. **Home & Family Protector & Home Suvidha:** This insurance takes care of protection to your house(building) and various household contents ranging from clothes, furniture's & fittings, kitchen utensils and crockery's, electronic and electrical equipments like TV, washing machine, computers, AC's etc. against perils like fire, earthquake, flood, storm, theft, burglary, breakdown etc. In this policy personal accident to you & your family and liability to third parties including to your domestic servants are covered. Increased cost of living due to damage to structure due to insured perils and various other insurances are covered. A variant of this called "Home Suvidha" comes with fixed Sum Insured, fixed most relevant sections & fixed premium.
3. **Personal Accident:** - This insurance takes care of you and your family in event of Death, Permanent or Temporary Disability caused by an accident.
4. **Trade Protector & Trade Suvidha:** This insurance takes care of protection to your businesses against various risks. It covers building, contents, stocks against fire, burglary, earthquake, flood, storm etc. It also covers damage to refrigerated goods due to variation in temperature, loss of money, accidental breakage of fixed glass and sanitary fittings in the premises, fidelity guarantee, personal accident for you and your employees, goods in transit, Baggage, liability towards third parties including employees. A variant of this called "Trade Suvidha" comes with fixed Sum Insured, fixed most relevant sections & fixed premium.
5. **Office Protector:** This insurance takes care of protection to professional service centers/offices like Museums, Libraries, Schools, College, Hospitals including diagnostic centers and clinics, Clubs, offices of chartered accountants, advocates, architects, various consulting firms etc. It covers building, contents, stocks against fire, burglary, earthquake, flood, storm etc. Further the Professional liability to Medical Practitioners and Doctors, Architects, Engineers, Interior Decorators, Advocates and Solicitors, Electronic Equipment, Personal Accident to you and your employees, Money, Fidelity Guarantee, Business Interruptions, Baggage, Third Party Liability and Workmen Compensation and many other risks are covered.
6. **Jewellers Block Protector:** This insurance provides protection to Jewellery shops for the stock in trade (i.e. Jewellery of gold, pearls and precious stones, gems etc.) whilst in premises and/or carried outside premises. It also covers furniture, fixtures, building, accidental death / disablement risks for employees, breakage of glass and sanitary fittings, liability risk towards public and employees, money in transit and at premises etc.

Please provide us your contact details (email id, phone number - landline and mobile) and update this whenever there is any change. We are sure that you will find us at your doorsteps whenever you need us. Kindly contact us on **24x7 Toll free - 1800 103 5499** or visit our website www.iffcotokio.co.in or feel free to visit any of our office or our concerned Channel Partner.

The above are only indicative features. For details, kindly refer to Policy Wordings.

We have many more products to cater to your various insurance requirements.

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