





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) U7489901L2000PLC107621,

IRDA Reg. No. 106

UIN: IRDAN106RP0002V01201920

Servicina Office

Service Office :IFFCO TOKIO GEN INS CO LTD Office No 4&5,3rd Floor ABC East,Plot No.D-5/1A,1B&1C Chikalthana MIDC AURANGABAD MAHARASHTR INDIA431006

Policy #:

General Insurance Services: 997134 GSTIN: 27AAACI7573H1ZC

Phone #: 240 2355396

JAINUINE INSURANCE BROKERS PVT Agent Name:

Agent #: Agent Mobile #: GW000027 NA

RITESH SHARAD AGRAWAL

Address: HOUSE NO. 11, RAJ SHRI NIWAS SECTOR M, N-5, BAJRANG CHOWK, CIDCO. AGRASEN NAGAR

Place Of Supply: MAHARASHTRGSTIN

Α

INDIA

Phone #: XXXXXXX343

State Code:

Country

AURANGABAD
AURANGABAD MAHARASHTR INDIA

Pin Code

UIN

431001

Cover Note #

Status Check:

Invoice/Issuance Date: 18/11/2022 18:24:42

Unique Invoice No: 1-2LIJ4OA3

Status Check: Inforce

1-2LIJ4OA3 P400 Policy # MR826499

Period of Insurance

21/11/2022 00:00:00 From: To: Midnight On 20/11/2023 23:59:59

Geographical Area Within India Only

Inforce

Insured Motor Vehicle Details & Premium Calculation								
Registration Mark &		Type of Body					Engine No.	Seating
No.	Year of Manuf.	-	CC	Coverage	IDV in Rs.	Non Elect. Acc.	LL54115	Capacity as per RC
MH20FP8880	2020	Make of Vehicle	3198	Stand Alone OD	2700945.00	Non Electrical Accessories are not	t Chassis No.	7
WITZUFF000U	2020	ENDEAVOUR TITANIUM + 3 2 4X4AT		Stariu Alorie OD	2700945.00	covered as its value is 0	MAJAXXMRWALL54115	1 '

Registration Authority							
Vehicle	Trailer	Elec./Elect. Acc.		Bi-Fuel Kit	Total Value	Net Premium Rs.	
2700945.00	0.00	0.00		0.00	2700945.00	56191.45	
	A. Own Damage Prer	nium(Rs.)		B. Third Party Policy Details			
Basic Premium(Incl. Disc)			36117.04	TP Insurer Name: HDFC ERC	GO General Ins.		
Electrical Accessories (IMT 24	.)			TP Policy Number: 231120383	37282200000		
Bi Fuel Kit (IMT 25)			0.00 TP Start Date: 21/11/2020				
Add:				TP End Date: 20/11/2023 23:	59:00		
Rallies (IMT 31)			0.00				
Foreign Vehicle Loading (IMT			0.00				
Geographical Area Extension	(IMT 1)		0.00				
Trailers (IMT 30)			0.00				
Additional Loading							
Less:							
Voluntary Excess Less 0% (IM	1T 22A)		0.00				
Anti Theft Device (IMT 10)			0.00				
Automobile Association (IMT 8	3)		0.00				
Handicap Discount (IMT 12)			0.00				
Vehicle Use (IMT 13)			0.00				
No Claim Discount		(25%)	-9029.26				
Net (A)			27087.78				
Co-Insurance Details		Agent N	o./Share	Section 1 (A + B)		Rs. 27087.78	
Co-Insurer 2			-Insurer	Premium Paid(Total Invoice V	alue) Rs.	56191.45	
	CGST	SGST	UTGST		IGST	KERALA CESS	
Percentage	9.00	9.00					
		4285.79	0.00		0.00		

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.

Liability shall be subject to the law laid down in the Motor Vehicle Act,1988, as amended from time to time

Since you, as insured, hav Compulsory PA cover und	e declared that you have an alternate Stand alone Compulsory PA coverage / PA Coverage again ler this policy.	st death and permanent disability (total or partial) for CSI of atlea	ast Rs. 15,00,000 , you have opted to delete			
Under Hire Purchase /Hypothecated/Lease Agreement with HDFC BANK LTD Nominees:						
Subject to IMT Endorse	ment Nos. 7					
	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					
	son including insured: provided that the person driving holds and effective driving licens erson holding an effective learner's license may also drive the vehicle and that such a					
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 9	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 rev	rised you are requested to give the revised increased premium in order to avail the con-	inuity 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 in 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						
Under Section II-I(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 19	88				
Under Section II-I(ii)	As per premium computation table	Voluntary Excess:				



Under Section III		iver as per premium computat							
Compulsory Excess:		For Vehicle CC not exceeding 1500 cc, Rs 1000/- Polution under control certificate is valid till 31-01-2023			le CC exc	eeding 1500	cc, Rs 2000/-		
PUC Details: Inspection Status	Polution unde								
Inspection Date					Inspecting Agency				
			Section 2: On Road	Protector Coverage					
	Coverage	S	Premium Rs.			Limit	Of Liability		
Basic Premium (A)								NA	
Medical Extension Pr								NA	
Total Premium (A+B)	under Sec 2		0.00						
				Auto Coverage					
	Coverage	S	Premium Rs.	Limit Of Liability					
Depreciation Waver (Cover		12154.25					As Per Coverage Wordings	
Consumable New Vehicle Replace	mont Cover		2700.95 0.00					As Per Coverage Wordings NA	
Daily Rental/Travel C			0.00					NA NA	
Personal Effect & Bel			150.00					As Per Coverage Wordings	
Medical Expenses**			0.00					NA	
Basic Premium			5.00					NA	
Discount (If Opted (On Named Bas	sis)	0.00						
Medical Expenses	- Total Premiur	n	0.00						
				Limit Of Linbilit	.,	Niumbara	C C I Fook Inquire	Total C C I	
Personal Accident Co Personal Accident Co		areon'e	NA NA	Limit Of Liabilit Owner Driver	у	Numbers	C.S.I Each Insure	ed Total C.S.I	
ersonal Accident CC	over-moureu Pe	5130113	INA	Insured Person	'e	-	-		
No Claim Bonus Prot	ection		0.00	mouleu FeioUli	J	-	-	- NA	
Increased Property D		v Benefit	0.00					NA NA	
Wreckage/Debris Re			0.00					NA	
Towing & /or Remova	al & Storage Of	The Insured Vehicle	125.00					Rs. 12000	
		Of Repaired Vehicle	0.00					NA	
Accomodation & Trav		es	0.00					NA D	
Engine Gear Box Pro Loss of Key	tection		4591.61 810.28					As Per Coverage Wordings As Per Coverage Wordings	
LUSS OF Ney				······································				As Fel Coverage Wordings	
			Premium Bit	urcation (Rs.) Gross Premium Ta	ovoblo			Net Premium Total Invoice	
Section 1 (R	s.)	Section 2 (Rs.)	Section 3 (Rs.)	Value (Rs.)		То	tal GST	Value(Rs.)	
27087.78		0.00	20532.09	47619.87		8	571.58	56191.45	
	ve declared that yo				anent disabi			s. 15,00,000 , you have opted to delete	
Compulsory PA cover un	der this policy.								
		4 4 W UDEO D	ANIKITE	NI-					
Under Hire Purchase /		ase Agreement with HDFC BA	ANK LTD	No	minees:				
Under Hire Purchase / Subject to IMT Endors	ement Nos. 7	-				nersonal lugo	age) organized racin	g, pace making, speed testing	
Under Hire Purchase / Subject to IMT Endors	ement Nos. 7 he policy covers	use of vehicle for any purpose	ANK LTD e other than hire or reward, carriaç			personal lugg	age), organized racing	g, pace making, speed testing,	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per	ement Nos. 7 he policy covers of connection with Norson including ins	use of vehicle for any purpose Motor Trade ured: provided that the persor	e other than hire or reward, carriag	e of goods (other than s	amples or	nt and is not di	squalified from holding	g or obtaining such a license.	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per Provided also that the	ement Nos. 7 he policy covers to connection with Norson including insperson holding and	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m	e other than hire or reward, carriag n driving holds and effective drivin ay also drive the vehicle and that	le of goods (other than s g license at the time of the such a person satisfies the	amples or ne acciden he require	nt and is not di ments of Rule	squalified from holding	g or obtaining such a license.	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will	ement Nos. 7 he policy covers to connection with Marson including insperson holding aronly be allowed.	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r	e other than hire or reward, carriag n driving holds and effective drivin ay also drive the vehicle and that renewed within 90 days of the	g license at the time of the such a person satisfies the expiry date of the pr	amples or ne acciden he requirer revious p	nt and is not di ments of Rule policy	squalified from holding 3 of the The Central I	g or obtaining such a license. Motor Vehicles Rules,1989	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20	ement Nos. 7 he policy covers of connection with Nason including insperson holding aronly be allowed to Preceding the preceding	use of vehicle for any purpose Motor Trade ured: provided that the persor neffective learner's license med, provided the policy is r g two consecutive year 25%	e other than hire or reward, carriag n driving holds and effective drivin ay also drive the vehicle and that enewed within 90 days of the Preceding three consecutive	le of goods (other than s g license at the time of the such a person satisfies the expiry date of the property of the proper	amples or ne acciden he require revious p ng four cor	nt and is not di ments of Rule colicy nsecutive year	squalified from holding 3 of the The Central I	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50%	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re	ement Nos. 7 he policy covers a connection with Noson including insight person holding an only be allowed in the procedure of	use of vehicle for any purpose Motor Trade ured: provided that the person n effective learner's license m ed, provided the policy is r g two consecutive year 25% ikely to be changed with effect quested to give the revised income the state of the second	e other than hire or reward, carriagen driving holds and effective driving a also drive the vehicle and that renewed within 90 days of the Preceding three consecutive of them 1.5.2022 in respect of Thire reased premium in order to avail	g license at the time of the such a person satisfies the expiry date of the prear 35% Precedir d Party section of the pol the continuity of benefits	amples or ne acciden he requirer revious p ng four cor icy as per under you	nt and is not di ments of Rule iolicy insecutive year IRDA guidelir ur Motor Insur	squalified from holding 3 of the The Central I	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi	ement Nos. 7 he policy covers a connection with N is son including insperson holding at only be allowe % Preceding oover premium is poixed you are recing to the contrary	use of vehicle for any purpose Alotor Trade ured: provided that the person offective learner's license med, provided the policy is rig two consecutive year 25% likely to be changed with effectives the revised included to give the revised included the given the giv	e other than hire or reward, carriagen driving holds and effective driving ay also drive the vehicle and that renewed within 90 days of the Preceding three consecutive et from 1.5.2022 in respect of Thire creased premium in order to avail nereby agreed, understood and w	g license at the time of the such a person satisfies the expiry date of the prear 35% Precedir I Party section of the pol the continuity of benefits arranted that the No Clai	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (nt and is not di ments of Rule colicy nsecutive year IRDA guidelir ur Motor Insur (NCB) allowed	squalified from holding 3 of the The Central I 45% Preceding see as well as Service ance Policy.	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie	ement Nos. 7 he policy covers a connection with N ison including insperson holding at only be allowed to precede the preceding to the contrary noe for your insurance	use of vehicle for any purpose Motor Trade ured: provided that the persor neffective learner's license med, provided the policy is reg two consecutive year 25% likely to be changed with effect quested to give the revised incommend or contained in the policy, it is I red vehicle or your earlier veh	e other than hire or reward, carriage of driving holds and effective driving ay also drive the vehicle and that enewed within 90 days of the Preceding three consecutive to the from 1.5.2022 in respect of Thire reased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Clair	g license at the time of the such a person satisfies the expiry date of the property of the polymer. Person serious of the polymer at the polymer of the pol	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (earlier vel	nt and is not di ments of Rule policy nsecutive year IRDA guidelir ur Motor Insur (NCB) allowed hicle) in the P	squalified from holding 3 of the The Central I 45% Preceding less as well as Service ance Policy. I under this policy is strevious year policy (s)	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give	
Under Hire Purchase / Subject to IMT Endors Limitation as to use :T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus' (NCB) under the	ement Nos. 7 he policy covers is connection with In son including ins person holding ar only be allowe 1% Precedin, over premium is I sivised you are rec ing to the contrary nce for your insur to that the No Clai he Current policy	use of vehicle for any purpose Alotor Trade ured: provided that the person offective learner's license med, provided the policy is rig two consecutive year 25% likely to be changed with effect yeasted to give the revised included or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will important the policy of the provided of the policy of the poli	e other than hire or reward, carriagen driving holds and effective driving ay also drive the vehicle and that renewed within 90 days of the Preceding three consecutive yet from 1.5.2022 in respect of Thire treased premium in order to avail the reby agreed, understood and wicle (in case of transfer of No Clairer this current policy for insured vese suitable damages at the time o	g license at the time of the such a person satisfies the expiry date of the prear 35% Precedir It Party section of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the abo	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (ne earlier vel ove Nil clai age section	nt and is not di ments of Rule volicy nsecutive year IRDA guidelir ur Motor Insur (NCB) allowed hicle) in the im history. Ho n of the policy	squalified from holding 3 of the The Central I 45% Preceding sea swell as Service ance Policy. I under this policy (s) wever if we find that the which may at our distributions.	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the	ement Nos. 7 he policy covers is connection with Noson including insperson holding at only be allowe 1% Preceding over premium is levised you are recting to the contrary nee for your insurent that the No Claid on Current policy in Damage section	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license med, provided the policy is reg two consecutive year 25% likely to be changed with effect uested to give the revised in contained in the policy, it is I seed vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will import of the policy. In case you fin	e other than hire or reward, carriage of driving holds and effective driving ay also drive the vehicle and that enewed within 90 days of the Preceding three consecutive yet from 1.5.2022 in respect of Thire reased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Claim this current policy for insured ve se suitable damages at the time of that the No Claim Bonus (NCB)	g license at the time of the such a person satisfies the expiry date of the proper 35% Precedir I Party section of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the abounder the present policy under the present policy	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (earlier vel ove Nil clai age section is not corr	at and is not diments of Rule isolicy nesecutive year IRDA guidelirur Motor Insur (NCB) allowed hicle) in the Pimin history. Ho nof the policy rect, then you	squalified from holding 3 of the The Central I 45% Preceding as well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the year holds are the same policy is the same policy (s) and the same policy is strevious year policy (s) wever if we find that the year holds are the same policy is same policy in the same policy in the same policy is same policy in the same policy in the same policy in the same policy is same policy in the same policy i	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Ow (NCB) to us within 10 (ement Nos. 7 he policy covers i connection with N rson including ins person holding ar only be allowe Precedin oove premium is I evised you are rec ing to the contran nce for your insur it that the No Clai he Current policy n Damage section (Ten) days from the	Motor Trade ured: provided that the persor n effective learner's license m id, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised inc y contained in the policy, it is l red vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impo n of the policy. In case you fin- ne date of the issuance of the	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the consecut	glicense at the time of the such a person satisfies the expiry date of the prear 35% Precedir a Party section of the polythe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the abo	amples or me accidenthe requirer revious p ng four cor icy as per under you m Bonus (earlier vel ove Nil clair age section is so corriage section	in tand is not di ments of Rule isolicy in secutive year IRDA guidelir ir Motor Insur. (MCB) allowed hicle) in the P im history. Ho no of the policy rect, then you	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Ow (NCB) to us within 10 (ement Nos. 7 he policy covers i connection with N rson including ins person holding ar only be allowe Precedin oove premium is I evised you are rec ing to the contran nce for your insur it that the No Clai he Current policy n Damage section (Ten) days from the	Motor Trade ured: provided that the persor n effective learner's license m id, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised inc y contained in the policy, it is l red vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impo n of the policy. In case you fin- ne date of the issuance of the	e other than hire or reward, carriage of driving holds and effective driving ay also drive the vehicle and that enewed within 90 days of the Preceding three consecutive yet from 1.5.2022 in respect of Thire reased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Claim this current policy for insured ve se suitable damages at the time of that the No Claim Bonus (NCB)	glicense at the time of the such a person satisfies the expiry date of the prear 35% Precedir a Party section of the polythe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the abo	amples or me accidenthe requirer revious p ng four cor icy as per under you m Bonus (earlier vel ove Nil clair age section is so corriage section	in tand is not di ments of Rule isolicy in secutive year IRDA guidelir ir Motor Insur. (MCB) allowed hicle) in the P im history. Ho no of the policy rect, then you	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Owr (NCB) to us within 10 (Exclusion: Losses or d this policy.	ement Nos. 7 he policy covers is connection with N rson including ins person holding an only be allower of the contraction over premium is levised you are recting to the contrary nee for your insure that the No Claine Current policy in Damage section Ten) days from that amages caused of	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect uested to give the revised in y contained in the policy, it is I red vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impo n of the policy. In case you fine date of the issuance of the directly or indirectly due to any	e other than hire or reward, carriage of driving holds and effective driving a also drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the form 1.5.2022 in respect of Thire treased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Clair this current policy for insured ve se suitable damages at the time of that the No Claim Bonus (NCB) policy for the continuation of beney infectious or contagious disease	g license at the time of the such a person satisfies the expiry date of the properary of the police	amples or ne acciden he requirer revious p ng four cor icy as per under you. Im Bonus (earlier vel ove Nil clai age sectior is not corr age sectios s declared	in tand is not di ments of Rule isolicy in secutive year IRDA guidelir ir Motor Insur. (MCB) allowed hicle) in the P im history. Ho no of the policy rect, then you	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or distribution of Liability Under Section II-I(i)	ement Nos. 7 he policy covers i connection with N rson including ins person holding ar only be allowe M Precedin cove premium is I evised you are rec ing to the contran nee for your insur it that the No Clai he Current policy D Damage section Ten) days from the amages caused of Such amount is	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised incompart of the policy, it is! ed vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impore of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the results.	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the consecut	glicense at the time of the such a person satisfies the expiry date of the proper and the continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under the present policy of the one of the o	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel se actior is not corn age sectior s declared ductible ur	and the sound is not disments of Rule in the collicy in secutive year IRDA guideling in Motor Insur. (MCB) allowed hicle) in the Pim history. Ho in of the policy rect, then you on of the policy in t	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: T reliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Owr (NCB) to us within 10 (Exclusion: Losses or d this policy.	ement Nos. 7 he policy covers i connection with N rson including ins person holding ar only be allowe M Precedin cove premium is I evised you are rec ing to the contran nee for your insur it that the No Clai he Current policy D Damage section Ten) days from the amages caused of Such amount is	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect uested to give the revised in y contained in the policy, it is I red vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impo n of the policy. In case you fine date of the issuance of the directly or indirectly due to any	e other than hire or reward, carriage of driving holds and effective driving a also drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the form 1.5.2022 in respect of Thire treased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Clair this current policy for insured ve se suitable damages at the time of that the No Claim Bonus (NCB) policy for the continuation of beney infectious or contagious disease	glicense at the time of the such a person satisfies the expiry date of the proper and the continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under the present policy of the one of the o	amples or ne acciden he requirer revious p ng four cor icy as per under you. Im Bonus (earlier vel ove Nil clai age sectior is not corr age sectios s declared	and the sound is not disments of Rule in the collicy in secutive year IRDA guideling in Motor Insur. (MCB) allowed hicle) in the Pim history. Ho in of the policy rect, then you on of the policy in t	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or distribution of Liability Under Section II-I(i)	ement Nos. 7 he policy covers is connection with N rson including ins person holding at only be allower only be allower on the contraint of th	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised incompart of the policy, it is! ed vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impore of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the results.	e other than hire or reward, carriage of driving holds and effective driving a lso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the form 1.5.2022 in respect of Thire reased premium in order to avail nereby agreed, understood and wicle (in case of transfer of No Clair brushed that the No Claim Bonus (NCB) policy for the continuation of beney infectious or contagious disease equirements of the Motor Vehicles	glicense at the time of the such a person satisfies the expiry date of the proper and the continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under the present policy of the one of the o	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel se actior is not corn age sectior s declared ductible ur	and the sound is not disments of Rule in the collicy in secutive year IRDA guideling in Motor Insur. (MCB) allowed hicle) in the Pim history. Ho in of the policy rect, then you on of the policy in t	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dispolicy. Limit of Liability Under Section II-I(ii) Under Section III Compulsory Excess:	ement Nos. 7 he policy covers connection with N rson including ins person holding ar only be alllowe % Precedin, oove premium is I evised you are rec ing to the contran, nce for your insur it that the No Clai he Current policy in Ten) days from the amages caused of Such amount As per premiu PA Owner- Dr For Vehicle C	use of vehicle for any purpose Motor Trade ured: provided that the person of effective learner's license med, provided the policy is rightly to consecutive year 25% likely to be changed with effect quested to give the revised incompact of the policy. It is red vehicle or your earlier vehicm Bonus (NCB) allowed unde is incorrect; then we will impoint of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table liver as per premium computation to exceeding 1500 cc, Rs	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the consecutive of the preceding three consecutive of the consecutive	g license at the time of the such a person satisfies the expiry date of the proper satisfies the expiry date of the proper satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair m Bonus (NCB) from the hicle is based on the about claim under Own Dama under the present policy stifts under the Own Dama, pandemic /epidemics a	amples or ne accidente requirer evious p ng four cor icy as per under you m Bonus (earlier vel ove Nil clai age section is not cor age section ductible ur untary Exc	and the second is not dispensed in the second is not dispensed in the second in the se	squalified from holding 3 of the The Central I 45% Preceding as a well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the work of the well as the policy is supported by the policy of the policy is supported by the policy of the policy	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dispolicy. Limit of Liability Under Section II-I(ii) Under Section III Compulsory Excess: PUC Details:	ement Nos. 7 he policy covers connection with N rson including ins person holding ar only be alllowe % Precedin, oove premium is I evised you are rec ing to the contran, nce for your insur it that the No Clai he Current policy in Ten) days from the amages caused of Such amount As per premiu PA Owner- Dr For Vehicle C	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised incomplete of the policy, it is! ed vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impore of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table iver as per premium computation.	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the consecutive of the preceding three consecutive of the consecutive	g license at the time of the such a person satisfies the expiry date of the proper satisfies the expiry date of the proper satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair m Bonus (NCB) from the hicle is based on the about claim under Own Dama under the present policy stifts under the Own Dama, pandemic /epidemics a	amples or ne accidente requirer evious p ng four cor icy as per under you m Bonus (earlier vel ove Nil clai age section is not cor age section ductible ur untary Exc	and the second is not dispensed in the second is not dispensed in the second in the se	squalified from holding 3 of the The Central II 45% Precedii ees as well as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that if, which may at our dis may please deposit it if. / or Government of Ir	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-I(iii) Under Section III-Compulsory Excess: PUC Details: Inspection Status	ement Nos. 7 he policy covers connection with N rson including ins person holding ar only be alllowe % Precedin, oove premium is I evised you are rec ing to the contran, nce for your insur it that the No Clai he Current policy in Ten) days from the amages caused of Such amount As per premiu PA Owner- Dr For Vehicle C	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised in cy contained in the policy, it is I red vehicle or your earlier veh m Bonus (NCB) allowed under is incorrect; then we will import of the policy. In case you fin he date of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table liver as per premium computation to the control certificate is valid	e other than hire or reward, carriage of driving holds and effective driving a also drive the vehicle and that enewed within 90 days of the Preceding three consecutive at from 1.5.2022 in respect of Thire creased premium in order to avail nereby agreed, understood and wice (in case of transfer of No Clair for this current policy for insured vese suitable damages at the time of that the No Claim Bonus (NCB) policy for the continuation of beney infectious or contagious disease equirements of the Motor Vehicles tion table 1000/- 1 till 31-01-2023	g license at the time of the such a person satisfies the expiry date of the proper satisfies the expiry date of the proper satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair m Bonus (NCB) from the hicle is based on the about claim under Own Dama under the present policy stifts under the Own Dama, pandemic /epidemics a	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel so earlier vel so declared ductible ur untary Exc	and the man and the ments of Rule is not disments of Rule is not disments of Rule is not the man and the ments of Rule is not the policy rect, then you on of the policy and the policy is dismensional in the policy of the polic	squalified from holding 3 of the The Central I 45% Preceding as Service ance Policy. I under this policy is surevious year policy (s) wever if we find that the which may at our distance policy for Government of Ir. 1500 cc, Rs 2000/-	g or obtaining such a license. Motor Vehicles Rules,1989 ng five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give he basis of availing the "No Claim cretion include forfeiture of all he amount for No Claim Bonus	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus' (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-Compulsory Excess: PUC Details: Inspection Status Inspection Date:	ement Nos. 7 he policy covers i he policy covers he policy i he preceding only be allowe he preceding over premium is levised you are reciping to the contrange for your insure it that the No Clai he Current policy in Damage section Ten) days from the amages caused of he policy i he	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised inc y contained in the policy, it is l ed vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impore of the policy. In case you fine date of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table iver as per premium computation to exceeding 1500 cc, Rs er control certificate is valid	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the consecutive of the preceding three consecutive of the consecutive	g license at the time of the such a person satisfies the expiry date of the properties of the properties of the properties of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about claim under Own Dame under the present policy of the polithe under the present polithe under the pr	amples or ne accidente requirer revious p g four cor icy as per under you m Bonus (earlier vel ove Nil clair age section is not corn age section ductible ur untary Exc	in tand is not di ments of Rule volicy nsecutive year IRDA guidelin ru Motor Insur. (NCB) allowed hicle) in the P im history. Ho n of the policy rect, then you not the policy d by WHO and nder Section I cess:	squalified from holding 3 of the The Central II 45% Preceding ance Policy. I under this policy is strevious year policy (s) wever if we find that the which may at our dismay please deposit the control of the policy is the policy in the policy in the policy is the policy in the policy in the policy in the policy in the policy is the policy in	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give ne basis of availing the "No Claim I	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus' (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-Compulsory Excess: PUC Details: Inspection Status Inspection Date:	ement Nos. 7 he policy covers connection with N rson including ins person holding at only be allowe % Precedin oove premium is I evised you are rec ing to the contran nce for your insur it that the No Clai he Current policy n Damage section Ten) days from the amages caused of Such amount As per premiu PA Owner- Dr For Vehicle C Polution under	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised inc y contained in the policy, it is l ed vehicle or your earlier veh m Bonus (NCB) allowed unde is incorrect; then we will impore of the policy. In case you fine date of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table iver as per premium computation to exceeding 1500 cc, Rs er control certificate is valid	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the preceding three preceding th	g license at the time of the such a person satisfies the expiry date of the properties of the properties of the properties of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about claim under Own Dame under the present policy of the polithe under the present polithe under the pr	amples or ne accidente requirer revious p g four cor icy as per under you m Bonus (earlier vel ove Nil clair age section is not corn age section ductible ur untary Exc	in tand is not di ments of Rule volicy nsecutive year IRDA guidelin ru Motor Insur. (NCB) allowed hicle) in the P im history. Ho n of the policy rect, then you not the policy d by WHO and nder Section I cess:	squalified from holding 3 of the The Central II 45% Preceding as service ance Policy. I under this policy is strevious year policy (s) wever if we find that the which may at our dismay please deposit the format of the tender o	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give ne basis of availing the "No Claim I	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or disciplination of Liability Under Section II-I(ii) Under Section III-I(iii) Under Section Status Inspection Status Inspection Status The benefit under the police:	ement Nos. 7 he policy covers connection with Noson including insperson holding an only be alllower with the Noson including an only be allower with the No Clair that the No	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised incomplete the policy, it is the year to the policy it is red vehicle or your earlier vehing Bonus (NCB) allowed under is incorrect; then we will impore of the policy. In case you find the policy or indirectly due to any as is necessary to meet the red micromorphism computation table inver as per premium computation of the policy is endorsed with processing the policy is endorsed with provided the policy is endorsed with purpose the policy is endorsed with purpose the provided th	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the management of the preceding three consecutive of the preceding three consecutives of the preceding three continuation of claim of the preceding three continuation of beneat the preceding three continuation of the preceding three continuation of the preceding three continuation of the preceding three continuations of the	g license at the time of the such a person satisfies the expiry date of the properties of the properties of the properties of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about claim under Own Dame under the present policy of the polithe under the present polithe under the pr	amples or ne accident he require revious p ng four cor icy as per under you m Bonus (earlier vel xove Nil clair age section is not corr age section s declared ductible ur untary Exc	in tand is not di ments of Rule volicy nsecutive year IRDA guidelin ru Motor Insur. (NCB) allowed hicle) in the P im history. Ho n of the policy rect, then you not the policy d by WHO and nder Section I cess:	squalified from holding 3 of the The Central I 45% Preceding as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that it, which may at our dismay please deposit it /. / or Government of Ir 1500 cc, Rs 2000/-	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give ne basis of availing the "No Claim cretion include forfeiture of all ne amount for No Claim Bonus India will be an exclusion under	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus' (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-I(iii) Under Section III-I(iiii) Under Section Status Inspection Status Inspection Status Inspection Policy Num 231120383728220100	ement Nos. 7 he policy covers i he policy i he policy i he preceding only be allowe he preceding over premium is levised you are reciping to the contran- he policy in capacity in that the No Clai he Current policy in Damage section he policy i he polic	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license m ed, provided the policy is register to be changed with effect quested to give the revised incomplete to give the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table incomplete to give as per premium computation table incomplete to exceeding 1500 cc, Rs er control certificate is valid unless the policy is endorsed with provided to the certificate related as well as the certificate related as well as the	e other than hire or reward, carriage of driving holds and effective driving a also drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the preceding three preceding th	g license at the time of the such a person satisfies the expiry date of the program of the police of	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (earlier vel age section is not corn age section is not corn age section s declared ductible ur untary Exc	at and is not di ments of Rule iolicy insecutive year IRDA guidelin IRDA	squalified from holding 3 of the The Central II 45% Preceding as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the street was a country of the street o	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give the basis of availing the "No Claim cretion include forfeiture of all the amount for No Claim Bonus andia will be an exclusion under	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus" (NCB) under it benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-(iii) Under Section III-(iiii) Under Section Status Inspection Status Inspection Status Inspection Previous Policy Num 231120383728220100 1.11/ we hereby certify the 2.11/2 warranted that in cass 3.11/2 mortal xolice: This 2.11/2 warranted that in cass 3.11/2 mortal xolice: This 2.11/2 warranted that in cass 3.11/2 warrant	ement Nos. 7 he policy covers to connection with N rson including ins person holding at only be allower with the normal person holding at only be allower with the normal person holding at only be allower with the normal person process of the contrant of the normal person process of the normal person with the normal person that the No Claine Current policy to Lamages section (Ten) days from the amages caused of the normal person with the normal person with the normal person person with the normal person perso	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license m ed, provided the policy is register to be changed with effect quested to give the revised in the contained in the policy, it is leave the contained in the policy, it is leave the median of the policy. It is more that the contained in the policy, it is more than Bonus (NCB) allowed under is incorrect; then we will impore of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the ream computation table inverse per premium computation to exceeding 1500 cc, Rs er control certificate is valid unless the policy is endorsed with profuse the policy is endorsed with profuse the policy is endorsed with the certificate related as well as the inium cheque, This document standiffed if the vehicle is usent standiffed if the vehicle is usent standing of the vehicle is usent standing and provided in the provided in the certificate related as well as the inium cheque, This document standing and the vehicle is usent and the vehicle is usent standing and the vehicle is usent and the vehicle	e other than hire or reward, carriage of the diving holds and effective driving a glso drive the vehicle and that enewed within 90 days of the Preceding three consecutive of the divine the preceding three consecutive of the divine	glicense at the time of the such a person satisfies the expiry date of the provera 35% Precedir of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under the present policy offits under the Dwn Dame, pandemic /epidemics a Dec. Act, 1988 Vol Fo	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (e aclier vel age sectior is not corr age sectior is not corr age sectior is not corr age sectior is rot corr age sectior is rot corr age sectior is rot corr is rot corr age sectior is rot corr is	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding as Service ance Policy. It under this policy is strevious year policy (s) wever if we find that it, which may at our dismay please deposit it /. / or Government of Ir 1500 cc, Rs 2000/-	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give the basis of availing the "No Claim cretion include forfeiture of all the amount for No Claim Bonus andia will be an exclusion under icle. cy Expiry Date 1/2022	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus' (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-Compulsory Excess: PUC Details: Inspection Status Inspection Date: The benefit under the polic Previous Policy Num 231120383728220100 1."If we hereby certify the 2. "Warranted that in cass 3. "Important Notice: This motor vehicle act 1988 is	ement Nos. 7 he policy covers i he policy covers he policy i he preedin he policy i he preedin he policy i he policy to which he of Dishonor of pren he policy to which he of Dishonor of pren he policy to which he of Dishonor of pren he policy to which he of Dishonor of pren he policy to which he of Dishonor of pren he policy to which he of Dishonor of pren he policy to which he predict the policy to which he predict the policy to which he predict the predict	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license m ed, provided the policy is register to be changed with effect quested to give the revised in the contained in the policy, it is leave the contained in the policy, it is leave the median of the policy. It is more that the contained in the policy, it is more than Bonus (NCB) allowed under is incorrect; then we will impore of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the ream computation table inverse per premium computation to exceeding 1500 cc, Rs er control certificate is valid unless the policy is endorsed with profuse the policy is endorsed with profuse the policy is endorsed with the certificate related as well as the inium cheque, This document standiffed if the vehicle is usent standiffed if the vehicle is usent standing of the vehicle is usent standing and provided in the provided in the certificate related as well as the inium cheque, This document standing and the vehicle is usent and the vehicle is usent standing and the vehicle is usent and the vehicle	e other than hire or reward, carriage of driving holds and effective driving and so drive the vehicle and that enewed within 90 days of the Preceding three consecutive to the form 1.5.2022 in respect of Thire reased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Claim Bonus (NCB) policy for the continuation of beney infectious or contagious disease driving the form of the Motor Vehicles and the first of the Motor Vehicles are this content of the Motor Vehicles are the first of the Motor	glicense at the time of the such a person satisfies the expiry date of the provera 35% Precedir of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under the present policy offits under the Dwn Dame, pandemic /epidemics a Dec. Act, 1988 Vol Fo	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (e aclier vel age sectior is not corr age sectior is not corr age sectior is not corr age sectior is rot corr age sectior is rot corr age sectior is rot corr is rot corr age sectior is rot corr is	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding as Service ance Policy. It under this policy is strevious year policy (s) wever if we find that it, which may at our dismay please deposit it /. / or Government of Ir 1500 cc, Rs 2000/-	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give ne basis of availing the "No Claim cretion include forfeiture of all ne amount for No Claim Bonus India will be an exclusion under icide. cy Expiry Date 1/2022 In the certificate in order to comply with	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dispolicy. Limit of Liability Under Section II-I(ii) Under Section III Compulsory Excess: PUC Details: Inspection Status Inspection Date: The benefit under the polic Previous Policy Num 231120383728220100 1.*1// we hereby certify the motor vehicle act 1988 is Receipt Particulars	ement Nos. 7 he policy covers is connection with Noson including ins person holding an only be allowed with the precision of the contrary need for your insure that the No Claim of the precision of the contrary need for your insure that the No Claim of the precision of p	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised inc y contained in the policy, it is the year contained in the policy, it is red vehicle or your earlier veh m Bonus (NCB) allowed under is incorrect; then we will impore of the policy. In case you finned ate of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table inverse per premium computation to the computation of the policy is endorsed with private as per premium computation to exceeding 1500 cc, Rs er control certificate is valid unless the policy is endorsed with private insurer Name and Addic ERGO GENERAL INSURA the certificate related as well as the nium cheque, This document stands unified if the vehicle is used or drive insured. See the clause headed "einsured. See the clause headed"	e other than hire or reward, carriage of driving holds and effective driving a laso drive the vehicle and that renewed within 90 days of the Preceding three consecutive of the preceding three continuation of consecutive of the preceding three continuation of beneat of the preceding three continuation of beneat of the preceding three continuation of the preceding three continuations of three continuations of the preceding three continuations of the preceding three conti	glicense at the time of the such a person satisfies the expiry date of the present 35% Precedir at Party section of the polythe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under Own Dame under the present policy fifts under the Own Dame, pandemic /epidemics a Vol. Dec.	amples or ne acciden he requirer revious p ng four cor icy as per under you m Bonus (e aclier vel age sectior is not corr age sectior is not corr age sectior is not corr age sectior is rot corr age sectior is rot corr age sectior is rot corr is rot corr age sectior is rot corr is	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that it, which may at our dismay please deposit it if, or Government of Ir 1500 cc, Rs 2000/	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give the basis of availing the "No Claim cretion include forfeiture of all the amount for No Claim Bonus andia will be an exclusion under icle. cy Expiry Date 1/2022	
Under Hire Purchase / Subject to IMT Endors Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accep Bonus' (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dithis policy. Limit of Liability Under Section II-I(ii) Under Section III-Compulsory Excess: PUC Details: Inspection Status Inspection Date: The benefit under the polic Previous Policy Num 231120383728220100 1."If we hereby certify the 2. "Warranted that in cass 3. "Important Notice: This motor vehicle act 1988 is	ement Nos. 7 he policy covers is connection with Noson including ins person holding an only be allowed with the precision of the contrary need for your insure that the No Claim of the precision of the contrary need for your insure that the No Claim of the precision of p	use of vehicle for any purpose Motor Trade ured: provided that the person effective learner's license m ed, provided the policy is register to be changed with effect quested to give the revised in the contained in the policy, it is leave the contained in the policy, it is leave the median of the policy. It is more that the contained in the policy, it is more than Bonus (NCB) allowed under is incorrect; then we will impore of the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the ream computation table inverse per premium computation to exceeding 1500 cc, Rs er control certificate is valid unless the policy is endorsed with profuse the policy is endorsed with profuse the policy is endorsed with the certificate related as well as the inium cheque, This document standiffed if the vehicle is usent standiffed if the vehicle is usent standing of the vehicle is usent standing and provided in the provided in the certificate related as well as the inium cheque, This document standing and the vehicle is usent and the vehicle is usent standing and the vehicle is usent and the vehicle	e other than hire or reward, carriage of the diving holds and effective driving a glso drive the vehicle and that enewed within 90 days of the Preceding three consecutive of the divine the preceding three consecutive of the divine	glicense at the time of the such a person satisfies the expiry date of the provera 35% Precedir of the polithe continuity of benefits arranted that the No Claim Bonus (NCB) from the hicle is based on the about of claim under the present policy offits under the Dwn Dame, pandemic /epidemics a Dec. Act, 1988 Vol Fo	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel earlier vel sor Nil clai age sectior is not corr age sectior s declared ductible ur untary Exc r Vehicle (Ins. hapter X, Xi e by the com	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding as Service ance Policy. It under this policy is strevious year policy (s) wever if we find that it, which may at our dismay please deposit it /. / or Government of Ir 1500 cc, Rs 2000/-	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own was Nil. Accordingly you give ne basis of availing the "No Claim cretion include forfeiture of all ne amount for No Claim Bonus India will be an exclusion under icide. cy Expiry Date 1/2022 In the certificate in order to comply with	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Owi (NCB) to us within 10 (Exclusion: Losses or d this policy. Limit of Liability Under Section III-I(ii) Under Section III-I(ii) Under Section IIII Compulsory Excess: PUC Details: Inspection Status Inspection Status Inspection Date: The benefit under the polic Previous Policy Num 231120383728220100 1.*I'v we hereby certify th: 2.*Warranted that in cass 3.*Important Notice: This motor vehicle act 1988 is Receipt Particulars Pay Meti	ement Nos. 7 he policy covers is connection with Noson including ins person holding an only be allowed with the precision of the contrary need for your insure that the No Claim of the precision of the contrary need for your insure that the No Claim of the precision of p	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is register to expect the policy is reduced to give the revised incomplete the policy. It is give to end of the policy, it is give to end of the policy. It is give the revised incomplete to give the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the remaining the policy of the policy of the policy of the remaining the policy is endorsed with policy is endorsed wit	e other than hire or reward, carriage of driving holds and effective driving a also drive the vehicle and that enewed within 90 days of the Preceding three consecutive of the form 1.5.2022 in respect of Thire reased premium in order to avail hereby agreed, understood and wicle (in case of transfer of No Claim because of transfer of the Claim Bonus (NCB) policy for the continuation of beneficially and the season of the Motor Vehicles are this current policy for the continuation of beneficially and the season of the Motor Vehicles are the time of the Motor Vehicles are th	glicense at the time of the such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair Bonus (NCB) from the hicle is based on the about a benefit sunder the Own Dame, pandemic /epidemics a pendemic /epidemics a Dec. Act, 1988 Vol. Fo. I Fo. I Fo. I Fo. I Fo. I State of Table 1 Table 1 Table 1 Table 2 Ta	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel earlier vel sor Nil clai age sectior is not corr age sectior s declared ductible ur untary Exc r Vehicle (Ins. hapter X, Xi e by the com	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding the Preceding sa well as Service ance Policy. If under this policy is strevious year policy (s) wever if we find that the white the preceding sample and the preceding sample samp	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own In was Nil. Accordingly you give The basis of availing the "No Claim Cretion include forfeiture of all The amount for No Claim Bonus The Amount for No	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythin Damage claim experie the consent and accept Bonus" (NCB) under the benefits under the Own (NCB) to us within 10 (Exclusion: Losses or dispolicy. Limit of Liability Under Section II-I(ii) Under Section II-I(iii) Under Section III Compulsory Excess: PUC Details: Inspection Status Inspection Date: The benefit under the policy Previous Policy Num 231120383728220100 1. "Iv we hereby certify the 2. "Warranted that in casa 3. "Important Notice: This motor vehicle at 1988 is Receipt Particulars Pay Meti	ement Nos. 7 he policy covers is connection with Noson including ins person holding an only be allowed with the precision of the contrary need for your insure that the No Claim of the precision of the contrary need for your insure that the No Claim of the precision of p	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is r g two consecutive year 25% likely to be changed with effect quested to give the revised inc y contained in the policy, it is the year contained in the policy, it is red vehicle or your earlier veh m Bonus (NCB) allowed under is incorrect; then we will impore of the policy. In case you finned ate of the issuance of the directly or indirectly due to any as is necessary to meet the rem computation table inverse per premium computation to the computation of the policy is endorsed with private as per premium computation to exceeding 1500 cc, Rs er control certificate is valid unless the policy is endorsed with private insurer Name and Addic ERGO GENERAL INSURA the certificate related as well as the nium cheque, This document stands unified if the vehicle is used or drive insured. See the clause headed "einsured. See the clause headed"	e other than hire or reward, carriage of the diving holds and effective driving a glso drive the vehicle and that enewed within 90 days of the Preceding three consecutive of the divine that the preceding three consecutive of the divine that the divine th	glicense at the time of the such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair Bonus (NCB) from the hicle is based on the about a benefit sunder the Own Dame, pandemic /epidemics a pendemic /epidemics a Dec. Act, 1988 Vol. Fo. I Fo. I Fo. I Fo. I Fo. I State of Table 1 Table 1 Table 1 Table 2 Ta	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel earlier vel sor Nil clai age sectior is not corr age sectior s declared ductible ur untary Exc r Vehicle (Ins. hapter X, Xi e by the com	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding the Preceding sa well as Service ance Policy. If under this policy is strevious year policy (s) wever if we find that the white the preceding sample as the preceding sample sampl	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give ne basis of availing the "No Claim cretion include forfeiture of all ne amount for No Claim Bonus India will be an exclusion under icide. Cry Expiry Date 1/2022 In the certificate in order to comply with S.Tax.No. AAACI7573HST001	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Owi (NCB) to us within 10 (Exclusion: Losses or d this policy. Limit of Liability Under Section III-I(ii) Under Section III-I(ii) Under Section IIII Compulsory Excess: PUC Details: Inspection Status Inspection Status Inspection Date: The benefit under the polic Previous Policy Num 231120383728220100 1.*I'v we hereby certify th: 2.*Warranted that in cass 3.*Important Notice: This motor vehicle act 1988 is Receipt Particulars Pay Meti	ement Nos. 7 he policy covers is connection with Noson including ins person holding an only be allowed with the precision of the contrary need for your insure that the No Claim of the precision of the contrary need for your insure that the No Claim of the precision of p	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is register to expect the policy is reduced to give the revised incomplete the policy. It is give to end of the policy, it is give to end of the policy. It is give the revised incomplete to give the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the remaining the policy of the policy of the policy of the remaining the policy is endorsed with policy is endorsed wit	e other than hire or reward, carriage of the diving holds and effective driving a glso drive the vehicle and that enewed within 90 days of the Preceding three consecutive of the divine that the preceding three consecutive of the divine that the divine th	glicense at the time of the such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair Bonus (NCB) from the hicle is based on the about a benefit sunder the Own Dame, pandemic /epidemics a pendemic /epidemics a Dec. Act, 1988 Vol. Fo. I Fo. I Fo. I Fo. I Fo. I State of Table 1 Table 1 Table 1 Table 2 Ta	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel earlier vel sor Nil clai age sectior is not corr age sectior s declared ductible ur untary Exc r Vehicle (Ins. hapter X, Xi e by the com	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding the Preceding sa well as Service ance Policy. If under this policy is strevious year policy (s) wever if we find that the white the preceding sample as the preceding sample sampl	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own I was Nil. Accordingly you give ne basis of availing the "No Claim cretion include forfeiture of all ne amount for No Claim Bonus India will be an exclusion under icide. Cry Expiry Date 1/2022 In the certificate in order to comply with S.Tax.No. AAACI7573HST001	
Under Hire Purchase / Subject to IMT Endors. Limitation as to use: Treliability trails, Use in Driver Clause: Any per Provided also that the No claim bonus will The preceding year 20 Please note that the at and Service Tax are re Notwithstanding anythi Damage claim experie the consent and accep Bonus" (NCB) under the benefits under the Owi (NCB) to us within 10 (Exclusion: Losses or d this policy. Limit of Liability Under Section III-I(ii) Under Section III-I(ii) Under Section IIII Compulsory Excess: PUC Details: Inspection Status Inspection Status Inspection Date: The benefit under the polic Previous Policy Num 231120383728220100 1.*I'v we hereby certify th: 2.*Warranted that in cass 3.*Important Notice: This motor vehicle act 1988 is Receipt Particulars Pay Meti	ement Nos. 7 he policy covers is connection with Noson including ins person holding an only be allowed with the precision of the contrary need for your insure that the No Claim of the precision of the contrary need for your insure that the No Claim of the precision of p	use of vehicle for any purpose Motor Trade ured: provided that the persor n effective learner's license m ed, provided the policy is register to expect the policy is reduced to give the revised incomplete the policy. It is give to end of the policy, it is give to end of the policy. It is give the revised incomplete to give the policy. In case you find the date of the issuance of the directly or indirectly due to any as is necessary to meet the remaining the policy of the policy of the policy of the remaining the policy is endorsed with policy is endorsed wit	e other than hire or reward, carriage of the diving holds and effective driving a glso drive the vehicle and that enewed within 90 days of the Preceding three consecutive of the divine that the preceding three consecutive of the divine that the divine th	glicense at the time of the such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the proverse and such a person satisfies the expiry date of the polithe continuity of benefits arranted that the No Clair Bonus (NCB) from the hicle is based on the about a benefit sunder the Own Dame, pandemic /epidemics a pendemic /epidemics a Dec. Act, 1988 Vol. Fo. I Fo. I Fo. I Fo. I Fo. I State of Table 1 Table 1 Table 1 Table 2 Ta	amples or ne accidente requirer revious p ng four cor icy as per under you m Bonus (earlier vel earlier vel earlier vel sor Nil clai age sectior is not corr age sectior s declared ductible ur untary Exc r Vehicle (Ins. hapter X, Xi e by the com	at and is not diments of Rule in in and is not diments of Rule in	squalified from holding 3 of the The Central II 45% Preceding as Service ance Policy. I under this policy is strevious year policy (s) wever if we find that the which may at our dismay please deposit the first of	g or obtaining such a license. Motor Vehicles Rules,1989 Ing five consecutive year 50% Tax. In case the premium rates ubject to the fact that the Own In was Nil. Accordingly you give The basis of availing the "No Claim Cretion include forfeiture of all The amount for No Claim Bonus The Amount for No	

"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 de 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

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);

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;
by lond-lift excels life.

x. by landsfide rockslide.

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

1 For all rubber / lylon / plastic parts, tyres and tubes, batteries and air bags 50%

2 For fibre glass components 3 For all parts made of glass

4 Rate of depreciation for all other parts including wooden parts will be a concluding.

d	epreciation 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%

Exceeding 10 years

1 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.

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

oc appn	e applicable for the purpose of total loss CTE.					
	AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV				
No	t exceeding 6 months	5%				
Exe	ceeding 6 months but not exceeding 1 year	15%				
Exe	ceeding 1 year but not exceeding 2 years	20%				
Exe	ceeding 2 years but not exceeding 3 years	30%				
Exe	ceeding 3 years but not exceeding 4 years	40%				
Exe	ceeding 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.

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 been shall affect the right of any person indemnifed 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

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

AFFICATION OF LIBITS OF INDEMINT1
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:

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

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. during any one period of insurance a) compensation shall be payable under only one of the items (1) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total habitity of the insurer shall not in the aggregate exceed the sum of Rs. during any one period of insurance. by 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.

iii) the owner-driver holds on effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Venicles Rules, 1989, at the time or 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 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-sustainine process of nuclear fission.

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 processor four-leaf fixion.

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 usuped 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 some 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 to in except by the meaning with 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 immediately the given the company in securing the given in the given insured shall give immediately the given insured shall give immediately given insured shall give immediately the given insured shall give the conviction of the offender



Muskurate Kaho of the insured the defence or settlem

- 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
- 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 assonities by recorded delivery to the insured is 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 comp

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 expenses.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy [liability being otherwise damitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed by each of the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the some 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, 1 996. It is clearly agreed and understood that no rise to the support of the arbitration and be referred be to Arbitration as here in the provision of the arbitration and the arbitrator arbitration as the respect of this policy. It is hereby expressly stipulated and declared that is thall 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 in the such as a such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject and the truth of the statements and answers in the said proposal shall be conditions precedent to any vilability to the formation of the truth 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 th

8. The due dosest-vace and infiltration of the terms, containeds and encontained and encontained and the tuni of the state contained and encontained and encontained and the state in state do not be state in the state in

c) Original Policy

"BENEFITS"

DEPRECIATION WAIVER(UIN: IRDA M106RP0002V01201920/A0014V01201920)

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 prenium and subject to the following:

a) 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 claims settlement, as per Condition No. 3) a) under Standard Motor Package Policy insured with Us by You. b) The Replacement of parts(s) is/are considered necessary only if part(s) are irrepairable 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:
a) Any excess of Standard Motor Package Policy or any excess of this Coverage.
b)Any partial payment of amount deducted towards deprecation 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: IRDAN106RP0002V01201920/A0017V01201920)

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:

1) Damaged as a result of insured perils operating upon the Insured Vehicle.

2) Stolen from the locked Insured Vehicle.

3) Stolen at the same time as Insured Vehicle.

8) 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.

United Hobbits 10 Paylor 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		Table 4B		
Private Car		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	p 1750 CC Rs. 10,000/- Above150 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 (Good	s Carrying & Passenger Carrying Vehicles)	Rs. 4,000/-			
Taxi	Upto 1000 CC	Rs. 6,000/-			
Taxi	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:
 a) Money, stamp, debit or credit cards, tickets, vouchers, documents, securities.
 b) Any jewelley items including gems, stones.
 c) Goods or samples carried in connection with any trade or business.
 d) Mobile phones, Radio cassette or CD Players, laptops and/or any accessory of the Insured Vehicle.
 e) Property stolen unless the Vehicle is locked and all doors and windows properly fastened while unattended.
 f) Any Claim unless the complaint of items lost/stolen is registered with concerned legal Authorities and report copy obtained.
 g) 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.

$\underline{TOWING\ AND/OR\ REMOVAL/STORGAE\ OF\ THE\ INSURED\ VEHICLE(UIN:\ IRDAN106RP0002V01201920/A0022V01201920)}$

On the payment of additional premium We will cover You by way of payment of 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

- a) 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.
- b) Any claim unless the bills, receipts for amount incurred is/are submitted to us
- c) 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: IRDAN106RP0002V01201920/A0001V01202223)

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

What is not covered: IFFCO-Tokio will not liable for:

- a) b)
- 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: IRDAN106RP0002V01201920/A0003V01202223)

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:

a) Any damage to the lock system of the insured vehicle unless the repair or replacement is carried out in authorized workshops/garages.

b) Key(s)/ Lock system which are otherwise covered under Manufacturer's Warranty.

- Rey(s): Dock system winch are of universe covered uniter Manuacturer's warrany.

 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: a) 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



CONSUMABLE(UIN: IRDAN106RP0002V01201920/A0002V01202223)

Coverage:
In the event of Accidental Damage to the Insured Vehicle(s) as per Section B "Scope of coverage", IFFCO-Tokio will provide cost of any Consumable item including engine oil, coolants or any such item, which needs to be replaced if such replacement/repair is necessary and it does not result in any aggravation, corrosion or consequential loss.

What is not covered: IFFCO-Tokio will not be liable for:

- Any claim unless the liability is accepted under Own Damage Section of Standard Motor Package Policy except stated otherwise. Any claim unless the damaged vehicle is repaired at garages/repair centers authorized by IFFCO-Tokio. Any claim wherein the delay in replacement/repair results in corrosion, aggravation or consequential loss of whatsoever nature. Any liability on more than per unit basis in case of fastener.

- 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
 Individual Medishield Insurance and Swasthys Avach (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.
 - 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.
 - Personal Accident: This insurance takes care of you and your family in event of Death, Permanent or Temporary Disability caused by an accident.
 - 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.lt 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.
 - 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, 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.
 - 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

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.

Steps to validate digital signature on Policy Document:

Open Digitally signed pdf document -->Click on the Digital signature-->Go to 'Show Signature Properties' -->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'.

Reopen the Pdf, you will see a right symbol on the signature.