

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



PRIVATE CAR COMPREHENSIVE POLICY



2302203079741604000

MR DASHRATH BHAI JAYANTILAL PATEL KADI 24 SHUKAN SOCIETY NA MAHESANA MAHESANA GUJARAT - 382715 Tel. 94XXXXXXX3	Vehicle Details			Policy Details		
	Make	TOYOTA KIRLOSKAR	Policy No.	2302 2030 7974 1604 000		
Model	INNOVA CRYSTA-2.4 G MT 8 STR	Period of Insurance	From 02 Nov, 2023 00:01 hrs To 01 Nov, 2024 23:59			
Registration No	GJ-02-DA-0013	Issuance Date	30/10/2023			
RTO	MEHSANA	Invoice No.	203079741604000			
Chassis No.	MBJJB8EM901552043-1018	Customer Id	100465216886			
Cubic Capacity /Watts	2393 Seats 8	EIA No.	Not provided			
Year of Manufacture	2018 Body Type MUV					
Engine No.	2GDA247995					
Odometer reading:						
Payment Details : 902000149409706 , Bank Name: BizDirect						
Email ID : saxxxxxxxxxne@gxxxx.com						

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 02/11/2023 To 01/11/2024	869333	0	0	0	0	869333

Own Damage Policy Period				Liability Policy Period			
From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time
02/11/2023 00:01 hrs	01/11/2024 Midnight	02/11/2023 00:01 hrs	01/11/2024 Midnight				

Premium Details (₹)			
Own Damage Premium(a)	Liability Premium(b)		
Basic Own Damage	Basic Third Party Liability	15909	7897
Total Basic Premium	LL to Paid Driver (IMT-28)	15909	50
Less: others	PA Cover for Owner Driver of 1500000	3582	325
Less: No Claim Bonus (50%)	PA Cover for Un-Named Persons of 100000 Each (for 8 Persons) (IMT-16)	7954	400
Total - Less	Net Liability Premium (b)	11536	8672
Add on Coverages	Total Package Premium (a+b)		21654
Zero Depreciation (IRDAN125A0021V01201415)	GST 18% : Central Tax 9% (₹1949) + State Tax 9% (₹1949)	4347	3898
Emergency Assistance (IRDAN125A0016V01201314)		350	
Engine and Gear box Protection (IRDAN125A0004V01201213)		3043	
Cost of Consumables (IRDAN125A0003V01201213)		869	
Total - Add on		8609	
Net Own Damage Premium (a)	Total Premium	12982	25552

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0
--------------------------	-------	---------------------------------------	-------	-----------------------------	---

Previous Policy No.	2311203079741603000	Valid	02/11/2022 to 01/11/2023 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	45%
----------------------------	---------------------	--------------	---	------------	-----

Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Jayntilal, Father	Appointee	
---------------------------------	-------------------	------------------	--

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. **Persons or Class of Persons entitled to drive:** Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. The stamp duty of Rs. 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/547/2022/5450/22 dated 22/12/2022 as prescribed in Government of Maharashtra Order No. Mudrank 2017/CR.97/M-1, dated the 09th January 2018. I / 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. **IMPORTANT NOTICE:** The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis.

Branch : 206, sec fl. shopper plaza iv, opp. bsnl tel exch rd, navarangpura ahmedabad

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.


Goods & Services Tax Registration No: 24AABCL5045N1ZE	HSN Code	997134
--	-----------------	--------

	Broker Name : JAINUINE INSURANCE BROKER PVT LTD Broker Code : 21038464 Tel No. : 91-257-2225747	For HDFC ERGO General Insurance Company Ltd
	Duly Constituted Attorney	

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

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

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

 2302203079741604000 MR DASHRATH BHAI JAYANTILAL PATEL KADI 24 SHUKAN SOCIETY NA MAHESANA MAHESANA - 382715 GUJARAT - Tel. 94XXXXXXX3	Vehicle Details			Proposal Details		
	Make	TOYOTA KIRLOSKAR		Proposal No.	202310300046207	
Model	INNOVA CRYSTA-2.4 G MT 8 STR		Period of Insurance	From 02 Nov, 2023 00:01 hrs To 01 Nov, 2024 23:59		
Registration No	GJ-02-DA-0013		Issuance Date	30 Oct 2023		
RTO	MEHSANA		Invoice No.	203079741604000		
Chassis No.	MBJJB8EM901552043-1018		Customer Id	100465216886		
Cubic Capacity	2393	Seats	8			
Year of Manufacture	2018		Body Type MUV			
Engine No.	2GDA247995					
Odometer reading:						
Payment Details : 902000149409706 , Bank Name: BizDirect						
Email ID : saxxxxxxxxxne@gxxx.com						

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 02/11/2023 To 01/11/2024	869333	0	0	0	0	869333

Own Damage Policy Period				Liability Policy Period			
From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time
02/11/2023 00:01 hrs	01/11/2024 Midnight	02/11/2023 00:01 hrs	01/11/2024 Midnight				

Premium Details (₹)			
Own Damage Premium(a)		Liability Premium(b)	
Basic Own Damage	15909	Basic Third Party Liability	7897
Total Basic Premium	15909	LL to Paid Driver (IMT-28)	50
Less: others	3582	PA Cover for Owner Driver of 1500000	325
Less: No Claim Bonus (50%)	7954	PA Cover for Un-Named Persons of 100000 Each (for 8 Persons) (IMT-16)	400
Total - Less	11536	Net Liability Premium (b)	8672
Add on Coverages		Total Package Premium (a+b)	21654
Zero Depreciation (IRDAN125A0021V01201415)	4347	GST 18% : Central Tax 9% (₹1949) + State Tax 9% (₹1949)	3898
Emergency Assistance (IRDAN125A0016V01201314)	350		
Engine and Gear box Protection (IRDAN125A0004V01201213)	3043		
Cost of Consumables (IRDAN125A0003V01201213)	869		
Total - Add on	8609		
Net Own Damage Premium (a)	12982	Total Premium	25552

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0
Previous Policy No.	2311203079741603000	Valid	02/11/2022 to 01/11/2023 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	45%
Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.					
Nominee for Owner driver	Jayntilal, Father	Appointee			

Broker Name : JAINUINE INSURANCE BROKER PVT LTD Broker Code : 21038464 Tel No. : 91-257-2225747

Anti rebate clause
<p>Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.</p> <p>2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..</p>

Terms and Conditions
<p>I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:</p> <p>1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.</p> <p>2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.</p> <p>3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.</p> <p>4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.</p> <p>GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.</p> <p>5) I understand the Proposal No. 202310300046207 is issued to me basis on above information.</p> <p>6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.</p> <p>Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.</p>