

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor "DARE HOUSE", 2, N.S.C. Bose Road, Chennai - 600 001.

Toll free: 1800 208 5544, T: +91(0) 44 4044 5400, F: +91(0) 44 4044 5550

E-mail: customercare@cholams.murugappa.com; website: cholainsurance.com

IRDAI Regn. No.123 PAN AABCC6633K CIN: U66030TN2001PLC047977



Motor Private Car Package Policy

[UIN: IRDAN123RP0001V03100001]

| | | | | | | | | |
|---|-------------------|---------------------------------|---|---|---|---------------|----------|--------------|
| Policy Number: 3362/02836690/000/00 | | | Certificate Number: 3362/02836690/000/00 | | | | | |
| Name & Communication Address: DEEPAK RODEY 6 3 456 A 20 NO 102 DWARKAPURI MARUTHI GRANDEUR APTS PANJAGUTTA NAMPALLY, I.M.COLONY S.O, HYDERABAD TELANGANA, PIN- 500082 Mobile: 7702407770 Landline: Mail: penandwriter@gmail.com | | | Registration Address: 6 3 456 A 20 NO 102 DWARKAPURI MARUTHI GRANDEUR APTS PANJAGUTTA NAMPALLY, I.M.COLONY S.O, HYDERABAD TELANGANA, PIN- 500082 Mobile- 7702407770, Landline- | | | | | |
| Customer ID: 100788456419 | | | Period of Insurance: from 04/01/2024 18:52 hours to midnight on 03/01/2025 | | | | | |
| GSTIN: - | | | | | | | | |
| EIA No: | | | | | | | | |
| Cover Note Number: - | | | Geographical Area: No Extension | | | | | |
| Business / Profession: Individual | | | | | | | | |
| PARTICULARS OF VEHICLE INSURED | | | | | | | | |
| Date of Registration | 06/10/2018 | Place of Registration | KOMRAMBHEEM | Registration Number | TS-09-FB-8765 | | | |
| Make | MAHINDRA | Model | XUV 500 - R AWD W 10 BS IV | Variant | R AWD W 10 BS IV | | | |
| Year of Mfg | 2018 | Type of Body | SUV | Fuel Used | DIESEL | | | |
| Cubic Capacity | 2179 | Engine No | SPJ4A10970 | Chassis No | MA1YU2SPVJ6A11154 | | | |
| Licensed passenger Carrying Capacity | 7 | Driver | 1 | Contract No | 0 | | | |
| Vehicle Colour | - | K.Watt | | Total Seating Capacity Including Driver | 7 | | | |
| IDV (Insured's Declared Value) | | | | | | | | |
| Value of Chassis (Rs) | 0.00 | Value of Body (Rs) | 0.00 | For Vehicle (Rs) | 8,01,000.00 | | | |
| For Trailer (Rs) | 0.00 | Non-Electrical Accessories (Rs) | 0.00 | Electrical/Electronic Accessories (Rs) | 0.00 | | | |
| Value of CNG/LPG Kit (Rs) | 0.00 | Total Value (Rs) | 8,01,000.00 | Odometer reading (kms): | Anticipated distance to be travelled (kms): | | | |
| PREMIUM | | | | | | | | |
| A. OWN DAMAGE | | | B. LIABILITY | | | | | |
| | Sum Insured (Rs.) | IMT | Premium (Rs) | | Sum Insured (Rs.) | No. of Person | IMT | Premium (Rs) |
| Basic OD | 801,000.00 | | 28,115.00 | Basic TP | | | | 7,897.00 |
| Electrical or Electronic Accessories | .00 | 24 | .00 | CNG Kit-TP | 0 | 25 | .00 | |
| Non Electrical or Electronic Accessories | .00 | | .00 | Legal Liability to | | 28 | 50.00 | |
| CNG Kit-OD | .00 | 25 | .00 | TOTAL | | | 7,947.00 | |
| TOTAL | | | 28,115.00 | Geographical Extension-TP | | 1 | .00 | |
| Geographical Extension-OD | | 1 | .00 | Vintage Car Discount-TP | | | 0 | |
| Sub Total:(additions) | | | .00 | TOTAL PREMIUM(B) | | | | 7,947.00 |
| Less: | | | .00 | C. PERSONAL ACCIDENT COVERS | | | | |
| Anti-Theft Device-OD | | 10 | .00 | PA for owner driver | 15,00,000.00 | | | 425.00 |
| Bonus Discount | | | .00 | Unnamed PA cover | 1,00,000.00 | 7 | 16 | 350.00 |
| Sub Total:(discounts) | | | .00 | TOTAL PREMIUM(C) | | | | 775.00 |
| Own Damage Premium | | | 28,115.00 | TOTAL (A+B+C+D) | | | | 17,156.00 |
| Experience Based Discount | | | 19,681.00 | TOTAL CONSIDERATION | | | | 17,156.00 |
| TOTAL(A) | | | 8,434.00 | CGST (0%)(Rs.) | | | | 0.00 |
| D.ADD-ON COVERS(BENEFITS) | Benefit No | Option No. | Premium(Rs) | SGST (0%)(Rs.) | | | | 0.00 |
| Chola Value Added Services - Private Car | | | 0.00 | | | | | |
| CVAS New | | | 0.00 | | | | | |
| ADD-ON COVERS PREMIUM | | | .00 | | | | | |
| TOTAL ADD-ON-COVERS PREMIUM(D) | | | .00 | | | | | |
| Break In Loading | | | 0 | | | | | |
| TOTAL-OTHER SERVICE CHARGES(NON PREMIUM)(E) | | | .00 | | | | | |

Refer website for policy wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list.

Call Toll Free: 1800 208 5544 | SMS CHOLA to 56677 | Visit www.cholainsurance.com | Email customercare@cholams.murugappa.com

Disclaimer: The company may contact you for matters related to your policy or to provide details of products & services offered. To opt out from the facility, please register under Do Not Call section on our website.

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[UIN: IRDAN123RP0001V03100001]

| | | | | |
|-------------------------------|--|--|--|------------------|
| IGST (18%)(Rs.) | | | | 3,088.00 |
| TOTAL AMOUNT COLLECTED | | | | 20,244.00 |



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**Motor Private Car Package Policy****[UIN: IRDAN123RP0001V03100001]****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) Use in connection with motor trade.

1.As per Sec 147 of MV Act issued policy the premium received only to an extent of liability fixed by IRDA/Central Govt

2. Sec 150 (2) (b) that the policy is void on the ground that it was obtained by, nondisclosure of any material fact or by representation of any fact which was, false in some material particular;

i.Or

ii.(c) that there is non-receipt of premium as required under section 64VB of, the Insurance Act, 1938.

3.No Application for compensation shall be entertained unless it is made within 6 Months from the date of occurrence of the Accident

4.No Sum shall be payable by an Insurer incase a person driving the vehicle does not have a valid driving license or is under the influence of Alcohol or Drug.

DRIVER CLAUSE: Any person including 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:** Under Section II - 1(i) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section III (CSI)- Rs.15,00,000.00**Deduction Under Section 1: Rs.2000****Additional compulsory deductibles under Section 1 Rs.0****Additional Imposed deductibles under Section 1 Rs.0**

Subject to I.M.T. Endt. Nos. and Memorandum: .

Coverage under this policy is subject to realisation of premium cheque(s). Incase of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

Applicable benefits:-**Please visit our website for Policy terms and conditions**

Date and Signature of the proposal 04/01/2024 8:01:17 PM. In witness where of this policy has been signed in lieu of the Cover Note No.- Date:-

Warranties: Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy.If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company.It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule.No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of insurance

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.

| Sl.No. | Name of the Nominee | Relationship | Age of the Nominee | %age of share | Name of the Guardian | Guardian relationship with Nominee |
|--------|---------------------|--------------|--------------------|---------------|----------------------|------------------------------------|
| | | | | | | |

No claim bonus is applicable at the end of the policy period.

NOTE: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Financier Name & Address:**Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED****Code: 200149210153****Contact No: 8149178773**

For Cholamandalam MS General Insurance Company Ltd.

Place: CHENNAI Date:04/01/2024

Receipt No: Receipt Date:

Duly Constituted Attorney(s)

Business Location: AURANGABAD BRANCH OFFICE

Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,

Opp. LMS Jeweller Jalna road, Aurangabad - 431005

KRANTI CHOWK S.O AURANGABAD MAHARASHTRA

GST Invoice No: 3362489278336 | GSTIN: 27AABCC6633K1ZJ | SAC Code:997134 | SAC Description: Motor vehicle insurance services

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

I/We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicles Act, 1988.

In the event of a claim under Compulsory personal accident cover (CPA), the intimation of the claim to the Insurer shall be within 30 days of its occurrence**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

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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".

For legal interpretation, English Version will hold good.

Whether tax is payable under reverse charge basis - No

Note: UIN for the related add-on covers availed under this policy are as mentioned in the attached sheet, which forms part of the policy schedule.

