



GST Invoice No.: 3380492529324 DATE: 22/01/2024 PAN: AABCC6633K SAC Code: 997134 SAC Description: Motor vehicle insurance services	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: AURANGABAD BRANCH OFFICE Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 KRANTI CHOWK S.O CITY: AURANGABAD STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ
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Business Location: AURANGABAD BRANCH OFFICE	Cover Note No.: 0
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Policy Number: 3380/02544511/000/00 Customer Code: 1020147378390002 Policy Type: Package - Miscellaneous & Special Type Vehicle	Name and Registration Address: 703/A 0 ROAD, OPPOSITE, OPP MTNL EXCHANGE, KILEDAR BUILDING 3 SO PHASE, JOGESHWARI WEST S.O, MUMBAI, MAHARASHTRA PIN - 400102 Mobile- 8055565559, Landline- 240-65520110
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Certificate Number: 3380/02544511/000/00	Geographical Area: India
Period of Insurance: From 24/01/2024 00:00 hours to midnight on 23/01/2025	Business or Profession: Corporate

PARTICULARS OF THE VEHICLE INSURED									
Date of Registration: 12/01/2023		Place of Registration: AURANGABAD			Registration Mark: MH-20-GK-0216				
Make: JCB	Model: 3DX	Variant: SUPER ECOXCELLENCE			Vehicle Colour: -	Year of Mfg: 2022			
Type of Body: LOADER		Fuel Used: DIESEL	Engine No.: T410402220134		Chassis No.: HAR2DXLSE03082266				
Cubic Capacity: 4399	Watts:-	Gross Vehicle Weight (GVW)/HP:-		Public/Private Carrier:-	Registration Mark (Trailer):-		Contract No.:-		
Licensed passenger Carrying Capacity: 1		Driver: 1	Cleaner: 0	Conductor: 0	Total Seating Capacity Including Driver: 1		Chassis No. (Trailer):-		

IDV (Insured Declared Value)			
Value of Chassis (Rs): 1493000	Value of Body (Rs): 0	For Vehicle (Rs): 14,93,000.00	For Trailer (Rs): 0.00
Electrical/Electronic Accessories (Rs): 0.00	Value of CNG/LPG Kit (Rs): 0.00	Total Value (Rs): 14,93,000.00	Non-Electrical Accessories (Rs): 0.00
		Odometer reading (kms):	Anticipated distance to be travelled (kms):

A. OWN DAMAGE					B. LIABILITY				
	SI	No. of Person	IMT	Premium (Rs)		SI	No. of Person	IMT	Premium (Rs)
Basic OD	14,93,000.00			17,767.00	Basic TP				7,267.00
TOTAL				17,767.00	Paid Driver Cover		1	40	50.00
Add:					TOTAL				7,317.00
Over-Turning Loading				7,465.00	Vintage Car Discount-TP				0
Sub Total:(additions)				7,465.00	TOTAL PREMIUM (B)				7,317.00
Less:					TOTAL PREMIUM (C)				.00
Bonus Discount(20%)				5,046.40	TOTAL (A+B+C+E)				11,356.00
Sub Total:(discounts)				5,046.00	TOTAL PACKAGE PREMIUM				11,356.00
Total				2,419.00	CGST (9%)				1,022.00
Own Damage Premium				20,186.00	SGST (9%)				1,022.00
Experience Based Discount				16,146.79	IGST (0%)				0.00
TOTAL (A)				4,039.00	AMOUNT COLLECTED				13,400.00
Chola value added services				0.00					
CVAS New				0.00					
Pay As You Use Discount									
Pay As You Use Loading									
E. OTHER CHARGES (NON PREMIUM)									
Break In Loading				0.00					
TOTAL-OTHER CHARGES (NON PREMIUM) (E)				.00					

LIMITATIONS AS TO USE: The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988. falling under the Sub sector 3 of the Section 66 of Motor Vehicles Act 1988.
 The Policy covers use of the vehicle for any purpose other than: a) Organised Racing b) Use while drawing a Trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle c) Pace Making d) Reliability Trial e) Speed Testing f) Use for the carriage of passengers for hire or reward.

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 in case 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 IV (CSI) - Rs.0.00

Deduction Under section 1: Rs.7465
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: 21,40,47.
 Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.
The policy wording with detailed terms, conditions, warranties, exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com.
 Date and Signature of the proposal 22/01/2024. 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
CVAS NEW : To avail the Roadside Assistance Service. Please contact Mafrey on Toll-Free-Number : 1800-209-5354/1800-103-5354.
 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.
 This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule
 As per GR 36A - PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED
 Code: 200149210153 Contact No: 8149178773

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.

Place: CHENNAI Date: 22/01/2024 Receipt No: Receipt Date: For Cholamandalam MS General Insurance Company Ltd.

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.

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".

For Information/Claims: Contact Toll Free Helpline at 1800 208 5544; SMS "CHOLA" to 56677; For CARE contact 1800 103 5354;

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

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

Whether tax is payable under reverse charge basis - No.

Cholamandalam MS General Insurance Company Ltd.

Regd.&Head Office:Dare House,2nd Floor,No.2,N.S.C Bose Road, Chennai-600001, India
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

CHOLA MS

Product Name : Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles
UIN : IRDAN123RP0007V03100001

CHEOLA MS