

	 IFFCO-TOKIO GENERAL INSURANCE CO.LTD Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017 COMMERCIAL VEHICLE CERTIFICATE OF INSURANCE cum SCHEDULE & TAX INVOICE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106 UIN: IRDAN106P0006V01200607	Service Office Service Office :IFFCO TOKIO GEN INS CO LTD Office No 4 & 5,3rd Floor ABC East,Plot No.D-5/1A,1B&1C Chikalhana MIDC AURANGABAD MAHARASHTR 431006 INDIA General Insurance Services: 997134 GSTIN : 27AAACI7573H1ZC Phone #: 0240 2355396 Agent Name: JAINUINE INSURANCE BROKERS PVT Agent #: A9000194 Agent Mobile #: NA
SUSHIL SHRIPAL GANGWAL		Policy #: 1-39YF4VJE P400 Policy # MY934787
Address: Opposite Advocate Talekar Plot No 10, Vyanktesh Colony Station Road, Aurangabad AURANGABAD MAHARASHTR Pin Code 431001 INDIA		Tax Invoice No: 1-39YF4VJE Invoice/Issuance Date: 16/04/2024 18:35:47 Period of Insurance From: 18/04/2024 00:00:00 To: Midnight On 17/04/2025 23:59:59 Geographical Area: Within India Only Status Check : Inforce
Phone #: XXXXXXX962 State Code: 27 Country: INDIA	CKYC #: XXXXXXXX Place Of Supply: MAHARASHTRA GSTIN UIN	Cover Note #

Insured Motor Vehicle Details & Premium Calculation									
Registration Mark & No.	Year of Manuf.	Vehicle Name	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC	GVW
MH20CT6516	2013	TATA LPT 1109 EX2/4	-	Liability Only	1	Non Electrical Accessories are not covered as its value is 0	497TC92CWY814709	2	12990
		Make of Vehicle					Chassis No.		
		ICV CLASS A.1 GVW 12001-20000					MAT457403D7C08622		

Registration Authority							
Vehicle	Trailer	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.		
1.00	0.00	0.00	0	1.00	40116.96		
A. Own Damage (Rs.)			B. Third Party (Rs.)				
Basic OD Premium		0.00	Basic TP Premium		35313.00		
Basic Trailers OD Premium		0.00	Basic Trailers TP Premium		0.00		
Electrical /Electronics Accessories (IMT24)		0.00	Bi Fuel Kit (IMT 25)		0.00		
Bi Fuel Kit (IMT 25)		0.00					
Fiber Glass Fuel Tank		0.00					
Add:			Add:				
Geographical Area Extension (IMT 1)		0.00	Geographical Area Extension (IMT 1)		0.00		
Overtuning Extensions (IMT 47)		0.00	PA Owner Driver CSI Rs 1500000		330.00		
Hire Reward/Commercial Usage (IMT 44)		0.00	Legal Liability to Driver (IMT 28)		50.00		
IMT 23		0.00	LL to Non Fare Paying PAX (IMT 37)	(0)	0.00		
Driving/Tuitions		0.00	LL To PAX on Ambulance/Hearses (IMT 46)		0.00		
Foreign Vehicle Loading (IMT 19)		0.00	LL to Employee (IMT29)	(2)	100.00		
IMT 34		0.00	PA to Passenger (IMT 16)		0.00		
IMT 36		No	IMT 34		0.00		
IMT 42		0.00	IMT 42		0.00		
IMT 43		0.00					
Additional Loading			Less:				
Less:			Anti Theft Device (IMT 10)	0.00			
Handicap Discount (IMT 12)		0.00	Handicap Discount (IMT 12)	0.00			
Vehicle User (IMT 13)			Vehicle User (IMT 13)				
No Claim Discount		(0.0 %)	No Claim Discount				
Any Other Loading/Discount		(0 %)	Any Other Loading/Discount				
Net (A)		0.00	Net (B)		35793.00		
Co-Insurance Details		Agent No/Share	Premium/Taxable Value RS.				
Co-Insurer 2		No Co-Insurer	Gross Premium Payable Rs.				
			40116.96				
Insurance Cover	SAC	Taxable Value(Rs.)	GST Rate(%)			GST Amount(Rs.)	Gross Premium Payable(Rs.)
			CGST	SGST/UTGST	IGST		
GST Details	997134	480.00	9.00	9.00		43.20	43.20
Third Party(For Goods Class)	997134	35313.00	6.00	6.00		2118.78	2118.78
Total		35793.00				2161.98	2161.98

"Whether GST is Payable on Reverse Charge Basis – No"
 We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Liability shall be subject to the law laid down in the Motor Vehicle Act,1988, as amended from time to time
 The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy.

Under Hire Purchase /Hypothecated/Lease Agreement with HDB FINANCIAL SERVICES LTD	Nominee: Mrs Gangwal(Spouse),
Subject to IMT Endorsement Nos. , 28, 29	Printed herein / attached hereto
Limitation as to use : Goods Carrying Vehicles - Class A :: Use only in Carriage of goods within the meaning of Motor Vehicle Act	
The Policy does not Cover: (1) Use for Organized racing, pace making, reliability trail or speed testing. (2) Use whilst drawing a trailer except the towing (other than reward) of any one disabled mechanically propelled vehicle. (3) Use for carrying passengers in the vehicles: except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of workmen's Compensation Act 1923. -- Use of Trailers -- Where additional premium paid for trailers amend (2) to read: Use whilst towing any trailer/s insured with the company, or towing (other than for reward) of any one disabled mechanically propelled vehicle.	
Driver Clause: Any person including insured: provided that the person driving holds and effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.	
The preceding year 20 %	Preceding two consecutive year 25%
Preceding three consecutive year 35%	Preceding four consecutive year 45%
Preceding five consecutive year 50%	
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.	
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy.	
Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.	
PUC Details: Polution under control certificate is valid till 30-04-2024	
Limit of Liability	Deductible under Section I

Under Section II-(i) Under Section II-(ii) Under Section III	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988 As per premium computation table PA Owner- Driver as per premium computation table	Goods Carrying Vehicles
Inspection Status: InspectionDate: InspectingAgency:	InspectionRefNo.:	Compulsory Excess: Not Exceeding 7500 Kg. GVW 500/- Exceeding 7500 Kg. GVW but not exceeding 16500 Kg. GVW 1000 /- Exceeding 16500 Kg.GVW 1500/-
Previous Policy Number MU118194	Previous Insurer Name and Address IFFCO TOKIO GENERAL INSURANCE CO. LTD	Policy Expiry Date 17/04/2024
<p>1. "I/ we hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988"</p> <p>2. "Warranted that in case of Dishonor of premium cheque, This document stands automatically cancelled "AB-INITIO"</p> <p>3. "Important Notice: This insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of certain terms appearing in the certificate in order to comply with motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"</p>		
Receipt Particulars:		
Pay Method	Receipt Amount	Instrument #
CashPG	40117.00	YAX62303136267
Instrument Date	Bank	
16/04/2024		
Amount Received	40117.00	
For IFFCO-TOKIO General Insurance Co. Ltd Subrata Mondal Authorised Signatory		

"For quick access to policy services and claim intimation & Quick claim settlement(QCS) kindly down load our customer application from -
<https://play.google.com/store/apps/details?id=com.iffcotokio.CustomerApp> or <https://apps.apple.com/in/app/iffco-tokio-customer/id1346469176?platform=iphone> Or Call our toll free number – 1 800 103 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 Commercial Vehicle

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium as consideration for such insurance in respect of events 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:

I) LIABILITY TO THIRD PARTIES

- Subject to the Limit of liability as laid down in the schedule hereto, the Company will indemnify the insured in the event of accident caused by or arising out of the use of the Motor Vehicle anywhere in India against all sums including claimant's costs expenses which the insured shall become legally liable to pay in respect of
 - Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act.
 - Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limit specified in the schedule.
- The Company will also pay all costs and expenses incurred with its written consent.
- In terms of and subject to the limitations of the indemnity which is granted by this policy to the insured, the Company will indemnify any driver who is driving the Motor Vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.
- 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.
- The Company may at its own option
 - 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
 - undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

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

APPLICATION OF LIMITS OF INDEMNITY

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

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations 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 mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in

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

Provided always that

- The 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. 15 lakhs during any one period of insurance.
- 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 (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs. This cover is subject to
 - the owner-driver is the registered owner of the vehicle insured herein;
 - the owner-driver is the insured named in this policy.
 - the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS

- The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein
 - being used otherwise than in accordance with the 'Limitations as to Use', or
 - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- The Company shall not be liable in respect of any claim arising out of any contractual liability.
- Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.
- Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.
- The Company shall not be liable in respect of any liability directly or indirectly or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, 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.
- The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear.

- Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending Prosecution Inquest or Fatal Inquiry in respect of any accident which may give rise to a claim under this Policy.
- 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 the name 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. If the Company shall make any payment in settlement of any claim and such payment includes any amount not covered by this Policy the insured shall repay to the Company the amount not so covered.
- The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured.
- The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' 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.
- 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 ratable proportion of any compensation, cost or expense.
- If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
- In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
 - Death Certificate in respect of the insured
 - Proof of title to the vehicle

(c) Original Policy.

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

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

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

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

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

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

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