



IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

Policy Schedule Cum Certificate of Insurance

Cum Tax Invoice

ORIGINAL FOR RECIPIENT

GST Applicable

Two Wheeler Policy

C/N No.:



Servicing Office:

Office No 4 & 5, 3rd Floor,

Aurangabad Business Center - East,

Plot No D-5/1A, 1B & 1C,

Chikalhana MIDC Aurangabad-431006

State Code: 27, GSTIN: 27A AACI7573H1ZC

General Insurance Services : 997134

Insured's name:	KASIM SHETTY MURLIKRISHNA K R K RAMAPPA			Unique Invoice NO.	MY929839
Address:	C/o Shivmitra N K Niwas Beside Swami Samarth Temple			Policy No.	MY929839
	Dist beed			Date of Issuance	16/04/2024
	LIMBARUI	MAHARASHTRA	Pincode: 431122	Policy effective from 0001 hrs 16/04/2024	
State Code/ Place of Supply:	27	Country Name: India	GSTIN: 27AAXFS3334C1Z0	To MidNight 15/04/2025	
Phone Number:	XXXXXXX532	Agent No. A9000194 A9A	Geographical Area :		
Agent Aadhaar No.:		Email-ID:			

Insured Motor Vehicle Details and Premium Calculations

Reg. Mark and No.	Year of Manuf.	Type of body	Make of Vehicle	CC	Coverage	IDV in (Rs.)	Engine No.	Chassis No.	Seating Capacity
MH23M2277	2006		HERO SPLENDOR PLUS I3S IBS	98	ACT Only	1	06B15M37183	06B16C40634	2

Insured Declared Values

Two Wheeler	Side Car	Accessories	Elec./Elec. Acc.	Bi-Fuel Kit	Total Value
1	0	0	0	0	1

Premium Details(in Rs.)

Third Party Premium	
Basic Premium	714.00
Bi Fuel Kit (IMT 25)	0.00
PA Owner:Driver CSI Rs 1500000	330.00
Add: Legal Liability to Driver (IMT 28)	50.00
Legal Liability to Employees (IMT 29)	0.00
PA to Passengers (IMT 16)	0.00
Rallies (IMT 31)	0.00

Two Wheeler Policy (UIN : IRDAN106RP0005V01201819)

Attaching to and forming part of Policy Number MY929839

'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'

Geographical Area Extension (IMT 1)	0.00
Less: Third Party Property Damage (IMT 20)	0.00
Limit of Liability Under Section II-I (ii)	
Any other Loading/Discount	0.00
Net (B)	764.00

Add on Coverages

Value Added Services

	Taxable Value	CGST	SGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	1094.00	98.46	98.46	0.00	0.00
Total Tax		₹196.92		Total Value	₹1290.92

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.

Under Hire Purchase/Hypo/ Lease Agreement with	
Subject to IMT Endorsement Nos. Printed herein / attached hereto	
<p>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.</p> <p>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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.</p> <p>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- ` 100000 3.P.A. Cover under Section III for Owner - Driver(CSI): ` 1500000</p> <p>Terms, Conditions & Exclusions: As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.</p> <p>Coverage is only for Own Damage and no other liability in connection with the vehicle shall be entertained under this policy</p> <p>Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.</p> <p>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 realized by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy</p>	

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Under Section II-I (i) - Such amount as is necessary to meet the requirement of the Motor Vehicle Act, 1988.

Under Section II-I (ii) - As per premium computation table

Under Section III - PA Owner - Driver as per premium computation table

Deductible under section I -

(Rs.) 53 for Partial Loss, for total Loss

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 of the previous policy.

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 M.V.Act . 1988.

Tie up No.

Toll Free : 1-800-103-5499 ; Other : (0124) 428-5499 ; SMS "claim" to 56161

Coorporate Identity Number(CIN): U74899DL2000PLC107621