



## IFFCO - TOKIO GENERAL INSURANCE CO. LTD

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

### Policy Schedule Cum Tax Invoice

ORIGINAL FOR RECIPIENT

GST Applicable

Private Car Policy

C/N No.:



#### Servicing Office:

Office No 4 & 5, 3rd Floor,  
Aurangabad Business Center - East,  
Plot No D-5/1A, 1B & 1C,  
Chikalthana MIDC Aurangabad-431006  
State Code: 27, GSTIN: 27AAACI7573H1ZC  
General Insurance Services : 997134

Insured's name:	K J SWAROOP		Unique Invoice No.	MY835785
Address:	Ward No 8, Kappagal Road Opp Maremma Temple B S Compound Bellary HAMPASAGARA , KARNATAKA Pincode: 583103		Policy No.	MY835785
Country Name:	India , State Code/ Place of Supply: 29 GSTIN:		Date of Issuance	06/04/2024
Phone Number:		Agent No. A9000194 A9A	Policy effective from	0001 hrs 16/04/2024
Agent Aadhaar No.:		Email ID:	To MidNight	15/04/2025
			Geographical Area.	

#### Insured Motor Vehicle Details and Premium Calculations

Registration Mark and No.	Year of Manuf.	Type of body	Make of Vehicle	CC	Coverage	IDV in (Rs.)	Engine No.	Chassis No.	Seating Capacity
KA34P4430	2021		MG HECTOR SHARP 1.5 DCT PETROL	1451	Comprehensive	114770 0	18M11220002	MZ7HD2D1C 4H055244	5

#### Registration Authority

Insured Declared Values					
Vehicle	Side Car	Non Electrical Acc.	Electrical Acc.	CNG/LPG Kit	Total IDV
1147700	0	0	0	0	1147700
1147700					
0					
0					

#### Premium Details( in Rs.)

Own damage Premium		Third Party Premium		
Basic Premium	36623.10	Basic Premium	3416.00	
Electrical Accessories	.00	Trailers (IMT 30)	.00	
Bi-Fuel Kit	.00	Bi Fuel Kit (IMT 25)	.00	
Add: Rallies (IMT31)	.00	Add: Legal Liability to Driver (IMT 28)	50.00	
Foreign Vehicle Loading (IMT 19)	.00	Legal Liability to Employees (IMT 29)	.00	
Geographical Area Extn (IMT 1)	.00	PA to Passengers (IMT 16)	250.00	
Trailers (IMT 30)	.00	Rallies (IMT 31)	.00	
Usage		PA Owner:Driver CSI	Rs.1500000	330.00

Private Car Policy (UIN : IRDAN106RP0008V01201819 )

Attaching to and forming part of Policy Number MY835785

'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'

Less: Voluntary Excess Less (IMT 22A)	.00	Geographical Area Extension (IMT 1)	.00
Anti Theft Device (IMT 10)	.00	Less: Third Party Property Damage ( IMT 20)	.00
Automobile Association (IMT 8)	.00	Limit of Liability Under Section II-1 (ii)	750000
Handicap Discount (IMT 12)	.00	Any other Loading/Discount	50.00
Vehicle Use (IMT 13)	.00		
No Claim Bonus 25.00 %	9155.78		
Special Discount	.00		
Any other Loading/Discount	17853.00		
Net (A)	₹9614.00	Net (B)	₹3996.0

#### Add on Coverages

Road Protector	100.00	Road Protector Medical	.00
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#### Value Added Services

Depriciation Waiver	5,784.41
Consumable	1,262.47
Loss of Key	367.26
Towing & Related	75.00

	Taxable Value	CGST	SGST	IGST	CESS
Rate		0.00	0.00	18.00	0.00
Amount	21100.14	0.00	0.00	3798.03	0.00
Total Tax		₹3798.03		<b>Total Value</b>	₹24898.17

#### 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.

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.

Policy Issuing Office: Delhi	
Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi	
Under Hire Purchase/Hypo/ Lease Agreement with	HDFC BANK LTD
Subject to IMT Endorsement Nos. Printed herein / attached hereto	
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.	
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.	
<b>LIMITATIONS AS TO USE:</b> The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods	

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(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 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.

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 & the same is also available at our website.

Coverage is only for Own Damage and no other liability in connection with the vehicle shall be entertained under this policy

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.

**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

Loss of Key: (UIN: IRDAN106RP0002V01201920/A0003V01202223)

If there is loss of keys of the insured vehicle and/or damage to the lock system of the vehicle due to accidental damage or theft or attempted theft, then IFFCO-Tokio will pay the cost of car keys, locks including repair and replacement charges, as may deem fit.

What is not covered: -

IFFCO-Tokio will not be liable for:

- Any damage to the lock system of the insured vehicle unless the repair or replacement is carried out in authorized workshops/garages.
- Key(s)/ Lock system which are otherwise covered under Manufacturer's Warranty.
- Any damage to keys or locks due to wear and tear, any climatic condition, mechanical or electrical breakdown.
- Any claim, unless it is lodged with IFFCO-Tokio within 48 (Forty Eight) hours of the date of loss/damage except under circumstances beyond Insured's control in IFFCO-Tokio's opinion.

Special Provisions:

- IFFCO-Tokio will be liable only if theft or attempted theft has been reported to the Police and written confirmation has been received within 72 (Seventy Two) hours except under circumstances beyond Insured's control in IFFCO-Tokio's opinion.
- The coverage is applicable for door keys, boot keys and ignition keys.

Tie up No.

A9000240

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

Coorporate Identity Number(CIN): U74899DL2000PLC107621

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