





IFFCO-TOKIO GENERAL INSURANCE CO.LTD

Regd. Office: IFFCO Sadan C1 Dist. Centre, Saket, New Delhi - 110017

PRIVATE CAR CERTIFICATE OF INSURANCE CUM SCHEDULE & TAX INVOICE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106 UIN: IRDAN106P0005V01200001

Service Office :IFFCO TOKIO GEN INS CO LTD Office No 4 & 5,3rd Floor

ABC East, Plot No.D-5/1A,1B&1C Chikalthana MIDC AURANGABAD MAHARASHTR

INDIA431006

General Insurance Services: 997134 GSTIN: 27AAACI7573H1ZC

0240 2355396 Phone #:

Agent Name: JAINUINE INSURANCE BROKERS PVT

Agent #: A9000194 Agent Mobile #: NA

Policy #: 1-2Y0SFAJ3 P400 Policy # MV895885

Address: 66/45 OPP AGRAWAL ICE FACTORY KAJI NO TEKRO DUDHESHWAR ROAD AHMEDABAD

AHMADABAD GUJARAT Pin Code INDIA

CKYC #: XXXXXXX8004 Phone #: XXXXXXX955 Cover Note #

Place Of Supply: GUJARAT State Code: **GSTIN** 24 Country INDIA UIN

NARAYAN HARIKISHAN SHARMA

Unique Invoice No: 1-2Y0SFAJ3 Invoice/Issuance Date: 22/08/2023 10:55:42

22/08/2023 10:49:27

Status Check: Inforce

Period of Insurance From: To: Midnight On 21/08/2024 23:59:59

Within India Only

Geographical Area Status Check:

Inforce

Insured Motor Vehic	nsured Motor Vehicle Details & Premium Calculation							
Registration Mark &		Type of Body					Engine No.	Seating
No.	Year of Manuf.	-	CC	Coverage	IDV in Rs.	Non Elect. Acc.	VZJ6D45025	Capacity as per RC
GJ38B7426	2018	Make of Vehicle MAHINDRA TUV 300 T10 MHAWK100	1493	Package	589300.00	Non Electrical Accessories are not covered as its value is 0	Chassis No. MA1NA2VZXJ6D46005	7

	IVI/ III II DI CO TI O V SOO T	10 1011 10 10 10 10 10 10 10 10 10 10 10		00101	ad do ito value io o	WINTTWILEVEXUOD TOOOS
Registration Authority						
Vehicle	Trailer	Elec./Elect. Acc.		Bi-Fuel Kit	Total Value	Net Premium Rs.
589300.00	0.00	0.00		0.00	589300.00	19957.42
	A. Own Damage Pro	emium(Rs.)			B. Third Party Premit	ım(Rs.)
Basic Premium(Incl. Disc) Electrical Accessories (IMT 2 Bi Fuel Kit (IMT 25)	24)		7153.36 0.00 0.00			3416.00 0.00
Bi Fuel Kit (livi i 25)			0.00			
Add: Rallies (IMT 31) Foreign Vehicle Loading (IM Geographical Area Extension Trailers (IMT 30)			0.00	Add: Legal Liability to Driver (IMT 28 Legal Liability to Employee (IMT PA to Passenger (IMT 16) Rallies (IMT 31) PA Owner Driver CSI Rs 15000 Geographical Area Extension (I IMT 15	Ť 29) 000	50.00 0.00 300.00 0.00 330.00 0.00
Additional Loading			125.00			
Less: Voluntary Excess Less 0% (I Anti Theft Device (IMT 10) Automobile Association (IMT Handicap Discount (IMT 12) Vehicle Use (IMT 13) No Claim Discount	- 8)	(20%)	0.00 0.00 0.00 0.00 0.00 0.00	Less:		
Net (A)			5722.69	Net (B)		4096.00
Co-Insurance Details Co-Insurer 2			lo./Share -Insurer	Section 1 (A + B) Premium Paid(Total Invoice Va	lue) Rs.	Rs. 9818.69 19957.42
	CGST	SGST	UTGST	į į	GST	KERALA CESS
Percentage				1	8.00	
Amount	0.00	0.00	0.00	30	44.35	

"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

I hereby confirm and declare that above-mentioned identification details of My Vehicle No. GJ38B7426 as well as that of damage to the vehicle as noted during the pre-inspection are correct. Nothing has been Hidden/

naicerescan raice agree that the damages mentioned above than be excluded radjusted in the event of any claim being reg	1904.					
Under Hire Purchase /Hypothecated/Lease Agreement with NA	Nominees: Mrs Sharma(Spouse),					
Subject to IMT Endorsement Nos. 28,16						
Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of g reliability trails, Use in connection with Motor Trade	poods (other than samples or personal luggage), organ	ized racing, pace making, speed testing,				
	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 The Central Motor Vehicles Rules 1989					
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy						
The preceding year 20 % Preceding two consecutive year 25% Preceding three consecutive year 3	5% Preceding four consecutive year 45%	Preceding five consecutive year 50%				
Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party and Service Tax are revised you are requested to give the revised increased premium in order to avail the co						
Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warrant Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bon the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle i Bonus" (NCB) under the Current policy is incorrect; then we will impose suitable damages at the time of claim benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Continuation of benefits under the Continuation of the C	nus (NCB) from the earlier vehicle) in the Previous yea s based on the above Nil claim history. However if we n under Own Damage section of the policy, which may the present policy is not correct, then you may please nder the Own Damage section of the policy.	policy (s) was Nil. Accordingly you give find that the basis of availing the "No Claim at our discretion include forfeiture of all deposit the amount for No Claim Bonus				
Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pand	lemic /epidemics as declared by WHO and / or Goverr	ment of India will be an exclusion under				



this policy.								
this policy. Limit of Liability	I				Deductible under S	action I		
	Cuah am		avironopte of the Motor Vehicles		Deductible dilder 3	ection		
Under Section II-I(i)	Under Section II-I(i) Such amount as is necessary to meet the requirements of the Motor Vehicles Under Section II-I(ii) As per premium computation table							
Under Section II-I(II)	As per pr	emium computation table			Voluntary Excess:			
Under Section III	PA Owne	er- Driver as per premium computat	tion table					
Compulsory Excess:	For Vehicle CC not exceeding 1500 cc, Rs 1000/-				For Vehicle CC exc	ceeding 1500	cc Rs 2000/-	
PUC Details:		under control certificate is valid			TOT VEHICLE OO EX	becaming 1500	cc, 13 2000/-	
Inspection Status	1 Olution	under control certificate is valid	till 31-00-2023					
Inspection Date 08/22/2	2023	Inspec	tion Ref No.:1482759		Inspecting	a Agency Live	Media Mobile App	
Inspection Date 00/22/2	2023	парес				g Agency Live	Wedia Woolie App	
			Section 2: On Road	Protector C	overage			
	Cover	ages	Premium Rs.			Limit	Of Liability	
Basic Premium (A)			1.00					Any One Insured Person Rs.
Medical Extension Pre	emium (B)							NA
Total Premium (A+B)			1.00					
rotarr romam (xrz)	under eet	<u></u>						
			Section 3: Value	Auto Cove	rage			
	Cover	ages	Premium Rs.			Limit	Of Liability	
Depreciation Waver C			4301.89				•	As Per Coverage Wordings
Consumable			883.95					As Per Coverage Wordings
New Vehicle Replace	mont Cov	or.	0.00					
		ei.						NA NA
Daily Rental/Travel Co			0.00					NA NA
Personal Effect & Belo	onging		100.00					As Per Coverage Wordings
Medical Expenses**			0.00					NA
Basic Premium								NA
Discount (If Opted C	n Named	l Basis)	0.00					100
` '		,	0.00					
Medical Expenses -	Total Pre	mium	0.00					
Personal Accident Co	Var. 0	r	NA	Limit O	of Liability	Numbers	C.S.I Each Insur	ed Total C.S.I
Personal Accident Co	ver-Insure	ea Merson's	NA		er Driver	-	-	-
				Insured	l Person's	-	-	-
No Claim Bonus Prote	ection		0.00					NA
Increased Property Da	amane Lia	hility Benefit	0.00					NA
Wreckage/Debris Ren			0.00					NA NA
		e Of The Insured Vehicle	75.00					Rs. 7500
· ·								
		ation Of Repaired Vehicle	0.00					NA
Accomodation & Trav		enses	0.00					NA
Engine Gear Box Prot	tection		1473.25					As Per Coverage Wordings
Loss of Key			259.29					As Per Coverage Wordings
Ī			Premium Bifu	urcation /Ps	1			<u> </u>
			i remium bire		mium Taxable	1		Net Premium Total Invoice
Section 1 (Rs	s.)	Section 2 (Rs.)	Section 3 (Rs.)			To	otal GST	
,		, ,	` '		ue (Rs.)			Value(Rs.)
9818.69		1.00	7093.38	16	913.07		3044.35	19957.42
	that above-r							
I hereby confirm and declare		1.00 mentioned identification details of My Ves mentioned above shall be excluded a	/ehicle No. GJ38B7426 as well as th	at of damage to				
I hereby confirm and declare undisclosed. I also agree tha	at the damage	mentioned identification details of My V es mentioned above shall be excluded	/ehicle No. GJ38B7426 as well as th	at of damage to	the vehicle as noted o	during the pre-in	nspection are correct. N	
I hereby confirm and declare undisclosed. I also agree tha Under Hire Purchase /h	at the damage Hypothecate	mentioned identification details of My V es mentioned above shall be excluded a ed/Lease Agreement with NA	/ehicle No. GJ38B7426 as well as th	at of damage to	the vehicle as noted o		nspection are correct. N	
I hereby confirm and declare undisclosed. I also agree tha Under Hire Purchase /H Subject to IMT Endorse	at the damage Hypothecate ement Nos.	mentioned identification details of My Ves mentioned above shall be excluded ad/Lease Agreement with NA 28,16	vehicle No. GJ38B7426 as well as the ladjusted in the event of any claim bei	nat of damage to ing logged.	Nominees:	during the pre-in	nspection are correct. N	othing has been Hidden/
I hereby confirm and declare undisclosed. I also agree that Under Hire Purchase /F Subject to IMT Endorse Limitation as to use :Th	at the damage Hypothecate ement Nos. ne policy co	mentioned identification details of My V es mentioned above shall be excluded of dd/Lease Agreement with NA 28,16 vers use of vehicle for any purpose	vehicle No. GJ38B7426 as well as the ladjusted in the event of any claim bei	nat of damage to ing logged.	Nominees:	during the pre-in	nspection are correct. N	othing has been Hidden/
I hereby confirm and declare undisclosed. I also agree that Under Hire Purchase /F Subject to IMT Endorse Limitation as to use :The reliability trails, Use in confirmation in the confirm	at the damage Hypothecate ement Nos. ne policy co- connection v	mentioned identification details of My V as mentioned above shall be excluded of McLease Agreement with NA 28,16 vers use of vehicle for any purpose with Motor Trade	Pehicle No. GJ38B7426 as well as the /adjusted in the event of any claim bei	nat of damage to ing logged.	Nominees: I	during the pre-in	nspection are correct. N Spouse), gage), organized racin	othing has been Hidden/ ng, pace making, speed testing,
I hereby confirm and declare undisclosed. I also agree that Under Hire Purchase /I-Subject to IMT Endorse Limitation as to use :Th reliability trails, Use in c Driver Clause: Any pers	at the damage Hypothecate ement Nos. he policy co- connection vison including	mentioned identification details of My ves mentioned above shall be excluded addLease Agreement with NA 28,16 vers use of vehicle for any purpose with Motor Trade g insured: provided that the persor	Pehicle No. GJ38B7426 as well as the /adjusted in the event of any claim bei e other than hire or reward, carriag in driving holds and effective driving	hat of damage to hing logged. He of goods (other goods at the	Nominees: Interest than samples of	during the pre-in Mrs Sharma(S r personal lugg nt and is not d	nspection are correct. N Spouse), gage), organized racir isqualified from holdir	othing has been Hidden/ ng, pace making, speed testing, ng or obtaining such a license.
I hereby confirm and declare undisclosed. I also agree that Under Hire Purchase /l-Subject to IMT Endorse Limitation as to use :Th reliability trails, Use in c Driver Clause: Any pers Provided also that the p	at the damage Hypothecate ement Nos. he policy co- connection vison including person holdi	mentioned identification details of My Ves mentioned above shall be excluded add/Lease Agreement with NA 28,16 vers use of vehicle for any purpose with Motor Trade g insured: provided that the persor ng an effective learner's license ma	rehicle No. GJ38B7426 as well as the /adjusted in the event of any claim beine e other than hire or reward, carriage in driving holds and effective driving ay also drive the vehicle and that s	at of damage to ing logged. le of goods (oth g license at the such a person s	Nominees: Intermediate than samples of the accides satisfies the require	during the pre-in Mrs Sharma(\$ r personal lugg nt and is not dements of Rule	nspection are correct. N Spouse), gage), organized racir isqualified from holdir	othing has been Hidden/ ng, pace making, speed testing, ng or obtaining such a license.
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I hereby confirm and declare undisclosed. I also agree that Under Hire Purchase /F Subject to IMT Endorse Limitation as to use :Th reliability trails, Use in confirmed to the confirmed price of the confirmed provided also that the provided also that the provided p	at the damage Hypothecate ment Nos. The policy corporated in the policy	mentioned identification details of My vest mentioned above shall be excluded ad/Lease Agreement with NA 28,16 vers use of vehicle for any purpose with Motor Trade g insured: provided that the persor ing an effective learner's license mallowed, provided the policy is reading two consecutive year 25% m is likely to be changed with effect rerequested to give the revised incontrary contained in the policy, it is for	rehicle No. GJ38B7426 as well as the reduction of any claim being and criving holds and effective driving ay also drive the vehicle and that is enewed within 90 days of the Preceding three consecutive yet from 1.5.2022 in respect of Third reased premium in order to avail thereby agreed, understood and we	at of damage to ing logged. le of goods (oth g license at the such a person sexpiry date lear 35% Party section the continuity of arrented that the	Nominees: I Nominees: I ner than samples or time of the accider satisfies the require of the previous p Preceding four co of the policy as per if benefits under yo te No Claim Bonus	during the pre-induring the pre-induring the pre-indured to the pre-in	spection are correct. No Spouse), gage), organized racir isqualified from holdir a 3 of the The Central r 45% Preced r 45% Preced as service ance Policy. d under this policy is	ng, pace making, speed testing, and or obtaining such a license. Motor Vehicles Rules, 1989 ing five consecutive year 50% Tax. In case the premium rates subject to the fact that the Own
I hereby confirm and declare undisclosed. I also agree that Under Hire Purchase /I-Subject to IMT Endorse Limitation as to use :Th reliability trails, Use in confirmer Clause: Any persecution of the co	at the damage Hypothecate ement Nos. The policy cor connection of connection connection of connectio	mentioned identification details of My ves mentioned above shall be excluded add/Lease Agreement with NA 28,16 28,16 vers use of vehicle for any purpose with Motor Trade g insured: provided that the persor ng an effective learner's license me lowed, provided the policy is receding two consecutive year 25% m is likely to be changed with effecter erequested to give the revised incontrary contained in the policy, it is h insured vehicle or your earlier vehicle.	rehicle No. GJ38B7426 as well as the /adjusted in the event of any claim being other than hire or reward, carriage other than hire or reward, carriage and arriving holds and effective driving ay also drive the vehicle and that seenewed within 90 days of the Preceding three consecutive of the processed premium in order to avail the mereby agreed, understood and wait of the case of transfer of No Claim.	at of damage to ing logged. le of goods (oth g license at the such a persons e expiry date ever 35% d Party section the continuity o arranted that the n Bonus (NCB)	Nominees: Interest that samples of the accides satisfies the require of the previous preceding four coof the policy as per foenefits under you en Oc Claim Bonus I from the earlier ve	during the pre-in Mrs Sharma(S r personal lugg nt and is not d ements of Rule collicy nsecutive yea IRDA guidelir ur Motor Insur (NCB) allowed shicle) in the P	spection are correct. N Spouse), gage), organized racin isqualified from holdin a 3 of the The Central r 45% Preced nes as well as Service ance Policy. d under this policy is s revious year policy (s	othing has been Hidden/ ng, pace making, speed testing, ng or obtaining such a license. Motor Vehicles Rules,1989 ing five consecutive year 50% a Tax. In case the premium rates subject to the fact that the Own b) was Nil. Accordingly you give
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"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- 1800 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 Private Car

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the 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 mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage 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,

■ LOSS OF OR DAMAGE TO THE VEHICLE INSURED(OWN DAMAGE)

The company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon i. by fire explosion self ignition or lightning;

by burglary housebreaking or theft;
 by riot and strike;

iv. by earthquake (fire and shock damage):

IV. by earnquake (tree and snock damage);
v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
vi. by accidental external means;
vii. by malicious act;
viii. by terrorist activity;
ix. whilst in transit by road rail in land-waterway lift elevator or air;
x. by landslide rockslide.
Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced to the property of the

1 For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bags 2 For fibre glass components

3 For all parts made of glass 4 Rate of depreciation for all

u	epreciation for an other parts including wooden parts will be as per the	Tollowing schedule
	AGE OF VEHICLE	% OF DEPRECIATION
	Not exceeding 6 months	Nil
	Exceeding 6 months but not exceeding 1 year	5%
	Exceeding 1 year but not exceeding 2 years	10%
	Exceeding 2 years but not exceeding 3 years	15%
	Exceeding 3 years but not exceeding 4 years	25%
	Exceeding 4 years but not exceeding 5 years	35%
	Exceeding 5 year but not exceeding 10 years	40%
	Exceeding 10 years	50%

Nil

The Company shall not be liable to make any payment in respect of:
(a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
(b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement, and
(c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

covered under this rotacy the Company will bear the reasonance cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

a) the estimated cost of such repair including replacements, if any does not exceed Rs.500/-;

b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and

c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSUREDS DECLAKED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per establed below).

The insured whiche shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

The age-wise depreciation will be as mentioned in the schedule in the 'IDV TABLE'.

This value will be applicable for the purpose of total loss/CTL.

0	applicable for the purpose of total 1035 CTL.				
	AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV			
	Not exceeding 6 months	5%			
	Exceeding 6 months but not exceeding 1 year	15%			
	Exceeding 1 year but not exceeding 2 years	20%			
	Exceeding 2 years but not exceeding 3 years	30%			
	Exceeding 3 years but not exceeding 4 years	40%			
	Exceeding 4 years but not exceeding 5 years	50%			

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

■ LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:-

respect ofa) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
b) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
PROVIDED ALWAYS that the company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. 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 in terms of and subject to the limitations of this Policy provided that such personal representative in terms of and subject to the limitations of this Policy provided that such personal representative in terms of and subject to the limitations of this Policy provided that such personal representative in terms of and subject to the limitations of this Policy provided that such personal representative in terms of and subject to the

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 Vehicle 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

AFFICATION OF LIBITS OF INDEMINT1
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 limitation 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 driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

IVIII	g of mounting into/dismounting from the vehicle histied of whilst travening in it as a co-differ, c	auseu by violent accidental external and vis-
	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) Lossof one limb or sight of one eye	50%
	(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

a) 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. 1500000 during any one period of

insurance.
b) 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 (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
This cover is subject to
i) the owner-driver is the registered owner of the vehicle insured herein;
ii) the owner-driver is the insured named in this policy
iii) the owner-driver is holds on 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 (Applicable to all Sections of the Policy)
The Company shall not be liable under this Policy in respect of
1. any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
a) being used otherwise than in accordance with the Limitations as to Use' or
b) 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 Drivers' Clause.
4. a) Any accidental loss of amage and/or liability canaged sustained or sexpense whatsoever resulting or arising there from or any consequential loss

4. a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b) any liability of what so ever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel. For the purpose of this

b) any taomity of what so ever nature directly or indirectly caused by or contributed to by or arising from muclear weapons material.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

6. Any accidental loss or damage and/or liability directly or indirectly caused by or contributed to by or traceable to 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 consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental 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.

DEDUCTIBLE



The Company shall not be liable for each and every claim under Own Damage Section (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

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 some meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof 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 occurrence which may give rise to a claim under this Policy In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender

- 2. 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 insured the insured to any claim or to prosecute in then a me 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

- 2. No admission offer promise payment of indemnity shall be anisoted or use own benefit any offer on behalf of the finsured without the written consent of the conduct of any proceedings or in the settlement of any claim and the insured for its own benefit any offer and or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

 a) for total losseconstructive total loss of the vehicle the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.

 b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle actual and reasonable estes of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified

 4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it of reflicant condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any part thereof or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any
- insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle is driven before the necessary repairs are effected any extension of the damage or any further damage or the vehicle is shall be entitled yat the insured's own risk.

 5. 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 force or the policy may be cancelled at any time by the insured with some and the policy may be cancelled at any time by the insured with some and the policy 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 insured on excended elsewhere is produced.

 6. 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 rateable proportion of any compensation, cost or contribute more than its rateable proportion of any compensation, cost or contribute more than its rateable proportion of any compensation, cost or contribute more than its rateable proportion of any compensation, cost or contribute more than its rateable proportion of any compensation, cost or contribute more than its rateable proportion of any compensation, cost or contribute more than its rateable proportion of any compensation, cost or cost or contribute more t
- 6. 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 manulty me Company snam not occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same manulty me Company snam not occurrence that independent of all other questions be referred to the decision of a sole arbitrators to the decision of a sole arbitrator to the appointed by each of the parties to the dispute of rif they cannot agree upon a single arbitrator within 30 days of any parry invoking Arbitration, the some shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute of the dispute of the arbitrators who shall act as the presiding arbitrator and Arbitrations 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 referrable 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 arbitrators from the date of such disclaimes have been made the subject matter of as uit in a court of law, then the claim shall not, within twelve calendar months from the date of such disclaimes have been abandoned and shall not thereafter be recoverable hereunder.

 8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or compiled 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

 9. In the event, dhis policy will not immediately lapse but will remain valid for a per

"BENEFITS"

DEPRECIATION WAIVER(UIN: IRDAN106A0015V01200910)

In the event of Damage to the Insured Vehicle(s) as per Section B 'Scope of Coverage', We will provide the benefits of 'Depreciation Waiver' provided that You have paid the additional premium and subject to the following:

a) We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report, approved by Us in case of partial loss claim settlement, as per Condition No. 3) a) under Standard Motor Package Policy insured with Us by You.

b) The Replacement of parts(s) is/are considered necessary only if part(s) are irrepairable in the opinion of the Surveyor appointed by Us notwithstanding Your choice of replacing the parts(s).

What is not Covered

We will not be liable for:
a) Any excess of Standard Motor Package Policy or any excess of this Coverage.
b) Any partial payment of amount deducted towards deprecation i.e. less than or part of the percentage mentioned in the Special Condition 1) of Section 'B' 'Scope of Coverage' unless we have decided to provide the limited coverage of depreciation waiver.

PERSONAL EFFECT AND BELONGINGS(UIN: IRDAN106A0015V01200910)

On the payment of additional premium We will pay for personal effects, belongings and clothings belonging to Insured person(s), which are in/on the insured vehicle an

- Damaged as a result of insured perils operating upon the Insured Vehicle
 Stolen from the locked Insured Vehicle.
- 3) Stolen at the same time as Insured Vehicle

System at the same are made at institute of tender.

Basis of Claim Settlement
However We will not pay for more than actual value of property stolen/damaged i. e. New Replacement cost of any item in India less an allowance for age, wear & tear and depreciation.
Limit of Itability

The maximum amount payable in any one event is as per the following limits.

Table 4A		Table 4B		
Private Car		Two Wheeler		
Cubic Capacity	Limit	Cubic Capacity	Limit	
Upto 1000 CC	Rs. 7,500/-	Upto 150 CC	Rs. 2,000/-	
Above 1000 CC upto 1750 CC	Rs. 10,000/-	Above150 CC upto 300 CC	Rs. 3,000/-	
Above 1750 CC	Rs. 15,000/-	Above 300 CC	Rs. 4,000/-	

Table 4C				
	Commercial Vehicle	Limit of liability		
Two Wheelers		75% of the limit given in the Table 4B for Two Wheelers		
Three Wheelers (Good	ds Carrying & Passenger Carrying Vehicles)	Rs. 4,000/-		
Taxi	Upto 1000 CC	Rs. 6,000/-		
Taxi	Above 1000 CC and upto 1750 CC	Rs. 9,000/-		
	Above 1750 CC	Rs. 12,500/-		
All other Commercial	Vehicles	Rs. 10,000/-		

What is not covered

- What is not covered

 We will not be pay for:

 a) Money, stamp, debit or credit cards, tickets, vouchers, documents, securities.
 b) Any jewellery items including gems, stones.
 c) Goods or samples carried in connection with any trade or business.
 d) Mobile phones, Radio cassette or CD Players, laptops and/or any accessory of the Insured Vehicle.
 e) Property stolen unless the Vehicle is locked and all doors and windows properly fastened while unattended.
 f) Any Claim unless the complaint of items lost/stolen is registered with concerned legal Authorities and report copy obtained.
- g) Any Claim in respect of paid passengers or for other than insured person(s).

pecial Provision(s)

s under this part are not subject to our liability under Standard Motor Package Policy for You.

TOWING AND/OR REMOVAL/STORGAE OF THE INSURED VEHICLE(UIN: IRDAN106A0015V01200910)

Towing for the reasonable cost of towing, removal including storage, protection of the Insured Vehicle to the nearest garage, repairer or place of safety or any other On the payment of additional premium We will cover You by way of payment or arranger place at our choice provided that the Insured Vehicle(s) is/are damaged as per Section B the "Scope of Coverage". <u>Limit of Liability</u>

The maximum amount covered under this benefit is as per the limit mentioned in the schedule

- The maximum amount covered under this benefit is as pet the final maximum amount covered.

 We will not be liable for
 a) Any amount payable under any other policy or the coverage or benefits of this coverage unless the amount has already been accounted for while settling the claim.
 b) Any claim unless the bills, receipts for amount incurred is/are submitted to us.
- c) Any claims if the Insured vehicle is able to be driven on its own power on self propelled basis unless in our opinion it could increase or aggravate the damages sustained by the insured Vehicle

ENGINE AND GEAR BOX PROTECTION COVER(UIN: IRDAN106RP0005V01200001/A0019V01202223)

Coverage:

If there is damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of Water Ingression or Leakage of Lubricant oil due to accidental means, then IFFCO-Tokio will pay the cost of repair/replacement of internal parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, reboring/lathe work of engine cylinder, compression tests and other mechanical

- What is not covered:

 IFFCO-Tokio will not liable for:

 a) Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.

 Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.

 - Any consequential damage other than damage to internal child parts of the engine and/or gear box as per coverage.

 Cost of Engine Oil and Consumables, notwithstanding Consumable Cover (Part 2) opted for, unless IFFCO-Tokio has agreed to change or do away with this exclusion. Any damage including corrosion of engine due to inordinate delay in intimating repair or delay in retrieval of the vehicle from the water logged area.

 Any damage where reasonable care was not taken by Insured or anyone on Insured's behalf to protect the loss or damage to the vehicle. d)

LOSS OF KEY COVER(UIN: IRDAN106RP0005V01200001/A0021V01202223) Coverage:
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.

Coverage:

CONSUMABLE(UIN: IRDAN106RP0005V01200001/A0020V01202223) Entropy.

In the event of Accidental Damage to the Insured Vehicle(s) as per Section B "Scope of coverage", IFFCO-Tokio will provide cost of any Consumable item including engine oil, coolants or any such item, which needs to be replaced if such replacement/repair is necessary and it does not result in any aggravation, corrosion or consequential loss.

What is not covered: -IFFCO-Tokio will not be liable for:

- a) b)
- HIN ON DE HADDE FOT:

 Any claim unless the liability is accepted under Own Damage Section of Standard Motor Package Policy except stated otherwise. Any claim unless the damaged vehicle is repaired at garages/repair centers authorized by IFFCO-Tokio.

 Any claim wherein the delay in replacement/repair results in corrosion, aggravation or consequential loss of whatsoever nature. Any liability on more than per unit basis in case of fastener. c) d)

On Road Protector(UIN: IRDAN106A0013V01200809)

In event of Covered Vehicle suffering an immobilizing break down, this policy includes the following benefits-

Delients ·						
Emergency Towing Assistance	Tyre problem / change	On Site Minor Repairs	Locked/lost keys			
Fuel Delivery	Vehicle Extraction	Accommodation Assistance	Onward Travel benefits			
Taxi Benefit	Breakdown support over phone	Facilitate Finding Nearest Authorized Garage	SMS Service			
User Conference Calling	Emergency Message Transmission Assistance	Medical Referral	Legal Referral			

^{*}The above are only indicative features.

In event of a breakdown, kindly contact us on 24x7 Toll free - 1800 258 7775

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-

- 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
- 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. 2.
- Personal Accident: This insurance takes care of you and your family in event of Death, Permanent or Temporary Disability caused by an accident.
- 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.lt 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.
- 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.
- 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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