

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule - Endorsed Copy

Private Car Package Policy



2311100947961800001

MR TAHIR AHMAD DAR GUNGH BUGH BYEPASS TENGPORA SRINAGAR, P/S SHEERGARI, SRINAGAR, JAMMU & KASHMIR SRINAGAR JAMMU AND KASHMIR - 190010 Tel. 7006165122	Vehicle Details		Policy Details	
	Make	MAHINDRA.	Policy No.	2311 1009 4796 1800 001
	Model	KUV 100-K8 6 Str Diesel	Period of Insurance	From 23 Dec, 2020 10:02 hrs To 22 Dec, 2021 23:59
	Registration No	JK-01-AD-0194	Issuance Date	23/06/2021
	RTO	SRINAGAR	Invoice No.	
	Chassis No.	MA1VB2NACG6E85901	Customer Id	101835826044
	Cubic Capacity /Watts	1198      Seats      6	EIA No.	Not provided
	Year of Manufacture	2017      Body Type      SUV		
	Engine No.	NAGZE22235		
Email ID : sbhat5421@gmail.com				

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 23/12/2020 To 22/12/2021	419520	0	0	0	0	419520

Own Damage Policy Period				Liability Policy Period			
From Date & Time	23/12/2020 10:02 hrs	To Date & Time	22/12/2021 Midnight	From Date & Time	23/12/2020 10:02 hrs	To Date & Time	22/12/2021 Midnight

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage	5013	Basic Third Party Liability	3221
Total Basic Premium	5013	Net Liability Premium (b)	3221
Add on Coverages		Total Package Premium (a+b)	14070
Zero Depreciation (IRDAN125A0021V01201415)	5836	Tax as Applicable	2533
Total - Add on	5836		
Net Own Damage Premium (a)	10849	Total Premium	16603

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible	0
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Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

Endorsement Premium Details (₹)						
Premium Amount : 0	CGST 9% : 0	SGST 9% : 0	IGST 18% : 0	Kerala Cess 1% : 0	Total Tax : 0	Total Premium : 0

Endt NO	List of Endorsements Description	Effective Date	Premium
001	Transfer of Interest(IMT-3)	23/06/2021	

**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. **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 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): ₹ NA **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988." The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/362/2020/1302 dated 20/03/2020 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018". **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 realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

Branch :2nd fl, chinar commercialcomplex, residency rd srinagar

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

GST Registration No: 01AABCL5045N1ZM	HSN Code	997134
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	CSC Name : CSC E GOVERNANCE SERVICES INDIA LIMITED CSC Code : 201764376894 Contact No : 91-9911144445	For HDFC ERGO General Insurance Company Ltd   Duly Constituted Attorney
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Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings.>"