

		HDFC ERGO General Insurance Company Limited 6th Floor, Andheri Kurla Road, Andheri (East), Mumbai, MAHARASHTRA Aurangabad - 400059, Maharashtra (State Code-27) Ph: - Helpdesk No: 0120 - 62346234 GSTIN: 27AABCL5045N1Z8				
CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT						
Policy No. 2311202867747900000		Issued at: 12:31 Hours on 13/07/2019 [UIN :] Period of Insurance OD : 13/07/2019 (12:31 Hrs) To 12/07/2020 (Midnight) TP : 13/07/2019 (12:31 Hrs) To 12/07/2022 (Midnight)				Proposal No. & Date P12190914, 13/07/2019
Insured's Name Insured's Address		MRS. ARPITA WILLIAMS B-201, APOST ROPHE, THERGAON ROAD, WAKAD PUNE - 411057 Maharashtra (State Code-27)			GSTIN NA	Previous Policy No. NA
Chassis No. MAKDG172AK4004449	Engine No. L15Z13124934	Model BR-V/1.5 V MT	CC 1497	Body Color Alabaster Silver Metallic	Body Type SUV	Previous Insurer NA
Geographical Area India	Date of First Sale 13/07/2019	Mfg. Year 2019	Seating Cap. 7	Place of Registration Nigdi	Fuel Type Petrol	Registration No. NA
INSURED'S DECLARED VALUE (Rs.)						
Vehicle: 1049038	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 1049038		
SCHEDULE OF PREMIUM						
A. Own Damage Premium		Amount (Rs.)		B. Liability Premium		Amount (Rs.)
Basic Premium				Third Party Liability		
Vehicle	20085			Basic Third Party Liability Premium including TPPD		9534
Non Electrical Accessories	0			Sub Total (Third Party Liability)		9534
Electrical Accessories (IMT-24)	0			PA Cover		
Bi Fuel kit (IMT-25)	0			Compulsory PA Cover for Owner Driver Nominee: STEPHEN (HUSBAND) (39Years)		975
Basic Premium Total	20085			Optional PA cover for Paid Driver (IMT-17)		300
Add Geographical Area Ext. (IMT-1)	0			Optional PA Cover (200000 Per Person) for 7 Persons (IMT-16)		2100
Sub Total	20085			Sub Total (PA Cover)		3375
Deductibles				Legal Liability		
Voluntary Deductibles (IMT-22A)	0			Paid Driver (IMT-28)		150
Antri Theft Device (IMT-10)	500			Employees (for 0 persons) (IMT-29)		0
AA Membership (IMT-8)	0			Sub Total (Legal Liability)		150
Handicap (0%)	0					
NCB (0%)	0					
Sub Total (Deductibles)	500					
Add-Ons (Engine Protect Plus, Key Protect, Return to Invoice Value, Zero Depreciation)	9903					
Net Own Damage Premium(A)	29488			Net Liability Premium(B)		13052
Note:				Total Premium (A + B)		42540
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.				SGST(9%)		3830
2. Consolidated stamp duty paid to State Exchequer.				CGST(9%)		3830
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)				Gross Premium Paid		50200
Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.						
Driver's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.						
Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident, as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000 Cover Under Section III for Owner-Driver is Rs. 15 lakhs.						
No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the Preceding year-20%, Preceding two consecutive years-25%, Preceding three consecutive years-35%, Preceding four consecutive years-45%, Preceding five consecutive years-50% of NCB on OD Premium. No Claim Bonus only be allowed provided the policy is renewed with in 90 days of the expiry date of the previous policy.						
HP/Lease/Hypothecation with: SOUTH INDIAN BANK LTD. - PUNE Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein.				You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.		
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 reasons 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". For legal interpretation, English version will hold good.						
SAC : 997134, Description of Service : Motor Vehicle Insurance Services. Place of Supply: Maharashtra (State Code-27). Invoice Number: 2028677479000. Payment Receipt No: 2028677479000. Payment mode: Cash.						
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.						