



HDFC ERGO General Insurance Company Limited. IRDAI Reg No.146
CIN : U66030MH2007PLC177117. Registered & Corporate Office: HDFC ERGO General Insurance
Company Limited – 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.
UIN :IRDAI125RP0001V02201415. Policy Issuing/ Customer Happiness Center: D 301, 3rd Floor,
Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.
Customer Service No : 022 6158 2020 / 022 6234 6234 | www.hdfcergo.com

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY



2302207012119401000

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on www.hdfcergo.com



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

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

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

 2302207012119401000 MR JITENDRA DHIRUBHAI PONKIYA SHREE 4A SARDARNAGAR NEAR PATEL BORDING MAVDI PLOT RAJKOT RAJKOT RAJKOT PINCODE 360004 RAJKOT RAJKOT - 360004 GUJARAT - Tel. 98XXXXXXX5	Vehicle Details		Proposal Details	
	Make	KIA	Proposal No.	202512050053730
	Model	SELTOS-1.5 HTX PLUS (D)	Period of Insurance	From 09 Dec, 2025 00:01 hrs To 08 Dec, 2026 23:59
	Registration No	GJ-03-ME-8022	Issuance Date	05 Dec 2025
	RTO	RAJKOT	Invoice No.	207012119401000
Chassis No.	MZBEU813LMN299155	Customer Id	102069714292	
Cubic Capacity	1493 Seats 5			
Year of Manufacture	2021 Body Type SUV			
Engine No.	D4FAMM398918			
Odometer reading:				
Payment Details : PMR2459577851437 , Bank Name:BIZDIRECT				
Email ID : bhxxxxxya@gxxxx.com GSTIN : 24AQIPP6163B1ZZ				

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 09/12/2025 To 08/12/2026	943136	0	0	0	0	943136

Own Damage Policy Period				Liability Policy Period			
From Date & Time	09/12/2025 00:01 hrs	To Date & Time	08/12/2026 Midnight	From Date & Time	09/12/2025 00:01 hrs	To Date & Time	08/12/2026 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)	
Own Damage Premium(a)	Liability Premium(b)
Basic Own Damage	Basic Third Party Liability
10469	3416
Total Basic Premium	LL to Paid Driver (IMT-28)
10469	50
Less: No Claim Bonus (20%)	PA Cover for Owner Driver of 1500000
2094	325
Total - Less	PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)
2094	250
Add on Coverages	Net Liability Premium (b)
Zero Depreciation (IRDAN125A0021V01201415)	4041
4244	Total Package Premium (a+b)
Engine and Gear box Protection (IRDAN125A0004V01201213)	18735
1132	GST 18% : Central Tax 9% (₹1686) + State Tax 9% (₹1686)
Cost of Consumables (IRDAN125A0003V01201213)	3372
943	
Total - Add on	
6319	
Net Own Damage Premium (a)	Total Premium
14694	22107

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
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Previous Policy No.	2302207012119400000	Valid	09/12/2024 to 08/12/2025 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	0%
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Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Mrs Ponkiya, Spouse	Appointee	
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Broker Name : CLARION INSURANCE BROKING SERVICES PVT LTD Broker Code : 201922388967 Tel No. : 91-9909040528

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.

2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.

3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.

4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.

GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.

5) I understand the Proposal No. 202512050053730 is issued to me basis on above information.

6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.

Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above, please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

[illegible]

		Section III – Personal Accident Cover for Owner-Driver Company to pay compensation as per the scale (mentioned in policy document) 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 traveling 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.	
7	Add-on Cover	Zero Depreciation - Claim 4244, Engine and GearBox Protector 1132, Cost of Consumables 943	Refer policy schedule
8	Loss Participation	Workshop Generates the invoice basis the assessment given by the surveyor. - For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsary deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle. - For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsary and voluntary deductible(if applicable) to Insured's account.	
9	Exclusions	The Company shall not be liable under this Policy in respect of: Section I: 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; any liability of whatsoever 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 any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 4. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like 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. Section II: 1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP 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	General Exceptions
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	Following are the key parameters leading to admissibility or denial of claims: - Loss will be admissible only if occurred from insured perils mentioned in policy wordings. - Report the Loss to Insurance Company without any delay. - Duty of care & loss minimization post accident. - Avoid willful Negligence and self-damage to insured vehicle. - Ensure vehicle is in best running condition - Drive the vehicle responsibly - Not to use the vehicle for any other purposes other than what is the vehicle is registered for. - Take additional coverage before planning to take vehicle outside the defined geographical areas. Include a sample claim calculation process for retail products 1. Assessed amount by the surveyor is billed in the final invoice. 2. Surveyor processes the bill and calculates the amount payable by Insurance Company (Sample Calculation Sheet) 3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied. (Parts Depreciation Sheet) 4. Deductibles as per the policy are deducted from the summary and policy benefit (Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated. 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 outside the geographical area; 2. any claim arising out of any contractual liability; 3. any accidental loss 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 Driver's Clause 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. ii. any liability of whatsoever 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 any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like 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.	
12	Policy Servicing - Claim Intimation and Processing	1. Turnaround time for claim settlement including escalation matrix]	Input from Claims Team

		As per PPHI guidelines on our website https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf 2. a) Surveyor appointment- 72 hours Pendency letters- 7 days Interim survey report- 15 days Final survey report- 30 days Additional survey report- 15 days Settlement post survey report- 30 days b) Customer Escalation Matrix Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com • Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com • Level 3 Office of The Insurance Ombudsman	
13	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: 1. Our Grievance Redressal Officer If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • Call Centre - 022 6158 2020 / 022 6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6158 2026 Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • Courier - Any of our Branch office or corporate office You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at The Complaint & Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com HDFC ERGO General Insurance The Company Limited	Grievance Redressal

		Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com www.hdfcergo.com/customer-care/grievances.html for detailed grievance redressal procedure.	
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Disclosure of material information may affect the claim settlement.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on th
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.