

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY



2311204263859101000

MR RAVI JENTIBHAI SORATHIYA KHODIYAR KRUPA, ALKA SOCIETY, STREET NO 6 OPP SRADDHA BEKARI, MAVDI PLOT RAJKOT RAJKOT GUJARAT - 360004 Tel. 9904087516	Vehicle Details			Policy Details	
	Make	HYUNDAI		Policy No.	2311 2042 6385 9101 000
	Model	FLUIDIC VERNA-1.6 CRDi SX AT		Period of Insurance	From 29 Aug, 2022 00:01 hrs To 28 Aug, 2023 23:59
	Registration No	GJ-03-KC-1608		Issuance Date	08/08/2022
	RTO	RAJKOT		Invoice No.	204263859101000
	Chassis No.	MALC841DMHM012845		Customer Id	101107816751
	Cubic Capacity /Watts	1582	Seats 5		
	Year of Manufacture	2017	Body Type	SEDAN	
	Engine No.	D4FBHM405614		EIA No.	Not provided
	Payment Details : PMR1055949981219 , Bank Name:BIZDIRECT				
Email ID : bhpipaliya@gmail.com					

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 29/08/2022 To 28/08/2023	720000	0	0	0	0	720000

Own Damage Policy Period				Liability Policy Period			
From Date & Time	29/08/2022 00:01 hrs	To Date & Time	28/08/2023 Midnight	From Date & Time	29/08/2022 00:01 hrs	To Date & Time	28/08/2023 Midnight

Premium Details (₹)			
Own Damage Premium(a)		Liability Premium(b)	
Basic Own Damage	7243	Basic Third Party Liability	7897
Total Basic Premium	7243	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (20%)	1449	PA Cover for Owner Driver of 1500000	325
Total - Less	1449	PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)	250
Add on Coverages		Net Liability Premium (b)	8522
Zero Depreciation (IRDAN125A0021V01201415)	6120	Total Package Premium (a+b)	24386
Emergency Assistance IRDAN125RP0001V02201415/A0067V01202122	350	GST 18% : Central Tax 9% (₹2194.5) + State Tax 9% (₹2194.5)	4389
Engine and Gear box Protection IRDAN125RP0001V02201415/A0064V01202122	2160		
Cost of Consumables IRDAN125RP0001V02201415/A0063V01202122	1440		
Total - Add on	10070		
Net Own Damage Premium (a)	15864	Total Premium	28775

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0
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Previous Policy No.	2311204263859100000	Valid	29/08/2021 to 28/08/2022 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	Jentibhai, FATHER	Appointee	
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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): ₹ 1500000 **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. LOA NO. CSD/418/2022/3270 dated 27/07/2022 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. GST for this invoice is not payable under reverse charge basis. I/ 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

Branch :206-212 sidhivinayak complex, opp kalyan jwellers, dr. yagnik rd rajkot

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: 24AABCL5045N1ZE	HSN Code	997134
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Broker Name : CLARION INSURANCE BROKING SERVICES PVT LTD
Broker Code : 201922388967 Tel No. : 91-9898966631 POSP PAN No.: ATQPP5182M

For HDFC ERGO General Insurance Company Ltd

Duly Constituted Attorney

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>."

POS - Proposal Form For Private Car Package Policy

 2311204263859101000 MR RAVI JENTIBHAI SORATHIYA KHODIYAR KRUPA, ALKA SOCIETY, STREET NO 6 OPP SRADDHA BEKARI, MAVDI PLOT RAJKOT RAJKOT - 360004 GUJARAT - Tel. 9904087516	Vehicle Details Make HYUNDAI Model FLUIDIC VERNA-1.6 CRDi SX AT Registration No GJ-03-KC-1608 RTO RAJKOT Chassis No. MALC841DMHM012845 Cubic Capacity 1582 Seats 5 Year of Manufacture 2017 Body Type SEDAN Engine No. D4FBHM405614		Proposal Details Proposal No. 202208050017385 Period of Insurance From 29 Aug, 2022 00:01 hrs To 28 Aug, 2023 23:59 Issuance Date 08 Aug 2022 Invoice No. 204263859101000 Customer Id 101107816751				
	Payment Details : PMR1055949981219 , Bank Name:BIZDIRECT Email ID : bhpipaliya@gmail.com						
Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 29/08/2022 To 28/08/2023	720000	0	0	0	0	720000
Own Damage Policy Period				Liability Policy Period			
From Date & Time	29/08/2022 00:01 hrs	To Date & Time	28/08/2023 Midnight	From Date & Time	29/08/2022 00:01 hrs	To Date & Time	28/08/2023 Midnight
Premium Details (₹)							
Own Damage Premium(a)				Liability Premium(b)			
Basic Own Damage 7243				Basic Third Party Liability 7897			
Total Basic Premium 7243				LL to Paid Driver (IMT-28) 50			
Less: No Claim Bonus (20%) 1449				PA Cover for Owner Driver of 1500000 325			
Total - Less 1449				PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16) 250			
Add on Coverages				Net Liability Premium (b)			
Zero Depreciation (IRDAN125A0021V01201415) 6120				Total Package Premium (a+b) 24386			
Emergency Assistance IRDAN125RP0001V02201415/A0067V01202122 350				GST 18% : Central Tax 9% (₹2194.5) + State Tax 9% (₹2194.5) 4389			
Engine and Gear box Protection IRDAN125RP0001V02201415/A0064V01202122 2160							
Cost of Consumables IRDAN125RP0001V02201415/A0063V01202122 1440							
Total - Add on 10070							
Net Own Damage Premium (a) 15864				Total Premium 28775			
Geographical Area	India	Compulsory Deductible (IMT-22)		2,000	Voluntary Deductible (IMT-22A)		0
Previous Policy No.	2311204263859100000	Valid	29/08/2021 to 28/08/2022 of HDFC ERGO GENERAL INSURANCE CO.LTD.				NCB 0%
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		Jentibhai, FATHER		Appointee			
BROKER : CLARION INSURANCE BROKING SERVICES PVT LTD Code : 201922388967 Contact No : - POSP PAN No.: ATQPP5182M							
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 understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false. If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then Claim will be paid proportionately. 4) 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. 5) 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. 6) I understand the Proposal No. 202208050017385 is issued to me basis on above information. 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.							

Frequently Asked Question's (FAQ's) - Motor Insurance

Take it easy!

WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- a. Fire, explosion, self ignition or lightning.
- b. Burglary, housebreaking or theft
- c. All act of God perils like earthquake, flood, cyclone etc
- d. Accidental external means, terrorism, riot and strike

Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for

- a. Accidental death / injury to any third party
- b. Any damage to property owned by third party

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

To place your request for Transfer of Insurance, visit Customer Support section on our website www.hdfcergo.com.

WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

To place your request for any "Changes in Policy", visit Customer Support section on our website www.hdfcergo.com.

CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a. Duly filled and signed claim form & discharge voucher (after loss settlement)
- b. Original Registration Certificate (RC)
- c. Original Policy Copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- f. No trace report confirming that the stolen vehicle is not traceable
- g. Original NOC from financier incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- i. Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- j. RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- l. Deed of subrogation cum indemnity on judicial stamp paper

Disclaimer: Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

HOW DO I FILE A CLAIM?

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- Mobile App: Simply download HDFC ERGO Mobile App - Insurance Portfolio Organizer from Play Store. Link your policy by providing few simple details and register a claim.
- Call Toll Free 1800 2700 700 (Accessible from India only) and provide your policy number for reference and register a claim

Please keep the following details handy while intimating a claim

- a. Policy Number
- b. Registration Details / RC Copy
- c. Drivers details at the time of accident including driving License Number
- d. FIR on a case to case basis
- e. Repair estimate

WHAT IS THE CLAIM PROCESS?

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
3. If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.

CLAIMS DOCUMENTS -
FOR ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- c. Driving license of the person driving at the time of the accident
- d. Policy Copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than ₹1 lakh (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financier incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnama is required for TP injury / death / property damage
- j. Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy in 'Used Car' cases

Additional documents required for commercial vehicles:

- a. Spot survey b. Load challan c. Fitness certificate d. Route permit

WHAT IS NCB?

NO CLAIM BONUS (NCB):

NCB is provided for every claim free year basis the slab as provided by Tariff.

How can I get No Claim Bonus Reserving Letter?

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

HOW DO I RENEW MY POLICY?

- a. Visit www.hdfcergo.com to renew instantly online
- b. SMS "RENEW <POLICY NO>" to 9999 700700
- c. Visit our nearest branch / your agent
- d. Send a copy of the renewal notice along with premium cheque to our branch office / Corporate office

HOW TO CONTACT US?

Visit Customer Support section on our website www.hdfcergo.com and avail host of services online which is easy, instant & convenient

Convenience at your fingertips

On the Customer Support section of our website, you can:

Get Policy Copy/
80D Tax CertificateMake Changes
on PolicyTrack Claim
StatusUpdate Contact
Details