



Cholamandalam MS General Insurance Co. Ltd.
Motor Private Car Policy Bundled UIN: IRDAN123RP0018V01201819
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No 3311/00794093/000/00 Proposal No. & Date P56568351, 10-NOV-2022
Policy Issued On 10-NOV-2022 (17:52) Previous Policy No. NA
Insured Name MR. RAJESHBHAI NIRFATRAM PATEL Previous Insurer NA
Insured Add. ASHIRVAD UDAY NAGAR 2 MAVDI MAIN ROAD, RAJKOT, GUJARAT-360004 Period of Own Damage 10-NOV-2022(17:52) to 09-NOV-2023(Midnight) 1 Year
Period of Liability Cover 10-NOV-2022(17:52) to 09-NOV-2025(Midnight) 3 Years
Period of CPA Cover 10-NOV-2022(00:00) to 09-NOV-2025(Midnight) 3 Years
Age 72 [MALE] Relation UNCLE
Nominee Name RAMPYARE
Servicing Office of Insurer: OPTIONZ, 2ND FLOOR, OPP HOTEL NEST, S.P COLONY, OFF C G ROAD, AHMEDABAD, GUJARAT, PINCODE:380015, GUJARAT (State Code : 24), PH-044-30445400

PAN: AABCC6633K

GSTIN: 24AABCC6633K7ZJ

CIN: U66030TN2001PLC047977

Name	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT S	1497	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	RAJKOT	Yes	PETROL	MALPB812LNM4406579
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,197,570	0	0	0	1,197,570	G4FLNV400967

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium		Voluntary Deductibles (0) (IMT-22A)	0
Vehicle	30,572	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)	0
CNG/LPG Kit (IMT-25)	0	Handicap Discount (50%)	0
Sub Total (Basic Premium)	30,572	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD EP CM PB KP)	7,484
IMT 58 Premium	0	Net Own Damage Premium (A)	38,056
Sub Total-Addition	30,572		

Liability Premium (B)		Total Premium (A+B)	
Basic Third Party Liability	10,640	PA Cover For 5 Persons of Rs. 200000 Each (IMT-16)	1,500
Third Party Liability For B-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	1,005	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	13,295
SGST (9%)	4622	CGST (9%)	4622
		Gross Premium Paid	60,595

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.

Note: 1. Policy issuance is subject to realization of cheque
2. Consolidated stamp duty paid to state exchequer
3. The insurance company will display terms & conditions on its website www.cholainsurance.com which can be accessed by you online.
4. Geographical Area-India,
5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)
*Subject to IMT Endt. Nos. & Memorandum: 7,15,16,22,28

Tenure	10-NOV-2022 to 09-NOV-2023		
Total IDV	1,197,570		

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) Organized 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 driving license at the time of the accident and is not disqualified from holding or obtaining such 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 Vehicle Rules, 1939.

Limits of Liability Clause: 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 Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs 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(s)-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. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: ICICI BANK LTD - rajkot

MSP: AB-MHY000045 - EQUITY MOTORS RAJKOT PVT LTD Designated Person (DP) Name: APARNA PARDYUMAN TALSANIA, Code: AB-DPHY000061-6548

Receipt No: HY01638246, Payment Mode: ACH

Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the 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 & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : GUJARAT(State Code : 24), Insurer Invoice Number : HY01638246

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 Motor Vehicle Act, 1988

For & On Behalf of Cholamandalam MS General Insurance Co. Ltd.



Scan QR for Latest Status and Renew after 09-AUG-23

Broker's Name & Add.: Aditye Birla Insurance Brokers Ltd. One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, IRDA License Number -ABIBL - 146/03
Insurer's IRDA Registration Number:

Authorized Signatory

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