

Date : 22/09/2023

To renew SMS, REN to 9222211100

Policy No. : VC204096

Mr. PRASHANT MAGANBHAI PIPALIYA
VIVANTA-B, FLAT NO.203,,
SHIV AARADHNA SOCIETY,,
NANA MAUVA ROAD,,
RAJKOT,
GUJARAT, Pincode : 360001
Telephone(Mob) : 9687566695
Email Id : BHPIPALIYA@GMAIL.COM
Intermediary Name : CLARION INSURANCE BROKING
SERVICES PRIVATE LIMITED - BAG
FPV

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Dear Mr. PRASHANT MAGANBHAI PIPALIYA

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VC204096**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker**. Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

208, Nath Edifice

Dr. Yagnik Road

Opp. Police Commissioner Off.

Rajkot

Gujarat, 360001

For Future Generali India Insurance Co. Ltd.



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregeneraliali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Signature Not Verified

Digitally signed by D. S. FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2023.09.22, 19:21:51 IST
Location: Mumbai

Tax Invoice

INSURED DETAILS			
Policy Number	: VC204096	Address of Service Provider: Off Code-28,Future Generali India Insurance Co Ltd, 208, Nath Edifice, Dr.Yagnik Road, Opp. Police Commissioner Off., Rajkot, Gujarat, Pincode - 360001	
Invoice Number	: 202324PNT0047271		
Reverse Charge	: No	Area Code	: Rajkot Branch Office
Name of Insured/Proposer	: Mr. PRASHANT MAGANBHAI PIPALIYA	FGI State Code	: 24
Address	: VIVANTA B FLAT NO 203, SHIV AARADHNA SOCIETY, NANA MAUVA ROAD, RAJKOT, GUJARAT, Pincode- 360001	FGI GSTIN Number	: 24AABCF0191R1ZF
		FGI PAN Number	: AABCF0191R
Place of Supply(State Code):	24	Intermediary Name \ Code: CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED \ 60076424	
GSTIN / UIN Number	: 24BCZPP9946C1ZV	Date of Issue / Invoice Date	: 22/09/2023
Period of Insurance	: From 00:01 hours of 29/09/2023 To Midnight of 28/09/2024	HSN	: 997134
		Nature of Service	: General Insurance Service

Received with thanks from a sum of ₹ 13,287.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		11,260.00
Add : CGST	9%	1,013.40
Add : SGST	9%	1,013.40
Add : Cess		-
Total (Rounded to nearest rupee)		13,287.00

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- 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.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 22/09/2023

**Future Secure - Private Car**

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989				
Policy Servicing : Off Code-28, Future Generali India Insurance Co Ltd, 208, Nath Edifice, Dr. Yagnik Road, Opp. Police Commissioner Off., Rajkot, Gujarat, Pincode- 360001., Tel_No: -				
Policy No.	: VC204096	Period of Insurance	: From 00:01 hrs of 29/09/2023 To Midnight of 28/09/2024.	
Insured	: Mr. PRASHANT MAGANBHAI PIPALIYA	Covernote No	: - Dated: Zone: B	
Address	: VIVANTA B FLAT NO 203, SHIV AARADHNA SOCIETY, NANA MAUVA ROAD, RAJKOT, GUJARAT, 360001	Intermediary Name/Code	: CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED / 60076424	
		Telephone(Mob,Hom)	: 9909010647/9909010647	
		Email ID	: policypdf@clarionbroking.com	
		Previous Policy No	: VA639256-03	
GSTIN Number	: 24BCZPP9946C1ZV	FGI GSTIN Number	: 24AABCF0191R1ZF	
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
GJ03LG0273 RAJKOT	HONDA AMAZE1.5 S I-DTEC O	N15A12800758	MAKDF66ADK4100039	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2019	1498	Saloon	5	13,287.00
DRIVERS CLAUSE :- 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.				
LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- 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.				
Geographical Area : INDIA				
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". For legal interpretation English version will be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.				
IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 4) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles).				
LIMITS OF LIABILITY				
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988		Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.		
Under Section III : PA Owner – Driver as per premium computation table		Compulsory Deductible Under Sec I - ₹ 1,000.00		
Hypothecation Agreement with:- KOTAK MAHINDRA PRIME LTD ,				
SPECIAL CONDITIONS – NIL				
ADDITIONAL EXCESS – NIL				

The nominee for Compulsory PA to owner driver cover is 01) MAGANBHAI, aged :59 Years, Relationship : Father, Nomination % : 100%



Policy No : VC204096		Period Of Insurance : From 00:01 hrs of 29/09/2023 To Midnight of 28/09/2024				
INSURED'S DECLARED VALUE						
For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹	
509,514	-	-	-	-	509,514	
SCHEDULE OF PREMIUM						
PARTICULARS					₹	₹
A-OWN DAMAGE						
Basic Premium on Vehicle					4,877.58	
Less : No Claim Discount 20%					975.52	
Add : Add-on Premium					3,311.84	
Total Own Damage Premium (A) (rounded off)						7,214.00
B-LIABILITY						
Basic Premium including Premium for TPPD					3,416.00	
Add : Compulsory PA to Owner-Driver Rs. 15 lacs					330.00	
Add : Legal Liability to Employees of the Insured (No. of persons 1)					50.00	
Add : PA to persons other than Owner/Driver (No. of persons 5) PA Limit Rs. 100000 per person.					250.00	
Total Liability Premium (B)						4,046.00
Total Annual Premium (A+B)						11,260.00
Total Premium for the Policy Period						11,260.00
Goods and Service Tax						2,026.80
Total Premium (rounded off)						13,287.00
Class of Vehicle: Private Car			Subject to Endorsement Nos. 07 ,22 ,16 ,15 ,29 ,			
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. Act, 1988.						
For FUTURE GENERALI INDIA INSURANCE CO. LTD.						
Receipt No : Y8908190						
Date of Issue : 22/09/2023						
Place of Issuance : Mumbai*						
*Address as mentioned below						
(Authorized Signatory)						
Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 22/09/2023						
For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)						

Stamp Duty of Rs. 0.25/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No. (NO. LOA/CSD/113/2023/(Validity Period Dt. 28/08/2023 To Dt. 31/03/2024)/3579/23, Dated 28-08-2023.)

Product UIN : IRDAN132RP0001V05201213

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Annexure			
Forming part of policy number:- VC204096			
Motor Add-on Cover			
Serial No.	Add-on Description	UIN No.	Premium Amount -₹.
1	Road Side Assistance	IRDAN132P0001V03201213	250.00
2	Zero Depreciation Cap	IRDAN132P0001V02200910	2,143.29
3	Consumables	IRDAN132A0039V01201718	306.18
4	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		306.18
5	Theft Or Loss Of Keys		306.19
Please refer the attached detailed policy wordings for the above mentioned coverages.			

Dear PRASHANT MAGANBHAI PIPALIYA,

We wish to inform you that the Insurance policy number VC204096 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure - Private Car - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	PRASHANT MAGANBHAI PIPALIYA
2	Registration address of the Insured	VIVANTA B FLAT NO 203, SHIV AARADHNA SOCIETY, NANA MAUVA ROAD, RAJKOT, GUJARAT, 360001
3	Communication address of the Insured	VIVANTA-B, FLAT NO.203,, SHIV AARADHNA SOCIETY,, NANA MAUVA ROAD,, RAJKOT, GUJARAT, Pincode :- 360001
4	Residence Telephone no	9687566695
5	Mobile no	9687566695
6	Email id	BHPIPALIYA@GMAIL.COM
Policy Details		
7	Policy Number	VC204096
8	Risk start time and date	29/09/2023/00:01
9	Risk end date	28/09/2024
10	Renewal NCB %	20%
Vehicle Details		
11	Make and Model of vehicle insured	HONDA AMAZE1.5 S I-DTEC O
12	Registration No	GJ03LG0273
13	Engine No	N15A12800758
14	Chassis No	MAKDF66ADK4100039
15	Cubic Capacity	1498
16	Year of Manufacturing	2019
17	RTO where vehicle is/will be registered	RAJKOT
18	Seating Capacity	5
19	Date of Registration / Purchase	28/09/2019
20	Usage of the vehicle	PV
21	Fuel Type	Diesel
22	Hypothecation/Lease/Hire Purchase	Hypothecation
23	Bank Name	KOTAK MAHINDRA PRIME LTD
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle)	Yes
Previous Insurance Details		
25	Previous Insurer Name	Future Generali India Insurance Co. Ltd.
26	Expiring Policy No	VA639256
27	Expiring Policy Expiry Date	28/09/2023
28	No Claim Bonus % under expiring policy	0.00 %
29	Is there any claim in expiring policy	N

IDV Details		
30	Vehicle IDV on Renewal	₹.509,514
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Dep. + Consumable +Personal Belongings+Key cover+RSA , ,
Third Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. 15 lacs	Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 5)PA Limit ₹.100000 per person.	Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 0)	Not Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Opted
Nominee Details		
64	Nominee Name	MAGANBHAI
65	Nominee Relationship with Insured	Father
66	Nominee Age in Y or M	59Y
67	Nominee %	100
68	Appointee Name	-
69	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT. 7. VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the "Pledgee" is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars Including three wheelers rated as private cars and motorized two wheelers with or without side car [not for hire or reward])

In consideration of the payment of an additional premium It is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily Injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle Insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result In:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that :-

(1) compensation shall be payable under only one of the items (i) to (iv) above In respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs. * during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or Injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) Intentional self Injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of Intoxicating liquor or drugs.

(3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge In respect of the Injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

*The capital Sum Insured (CSI) per passenger is to be inserted.

IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER OR CLEANER

(For vehicles rated as Private cars and Motorised two wheelers [not for hire or reward] with or without side car)

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that :

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs. * during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representatives(s) whose receipt shall be a full discharge in respect of the injury of such person.

(4) not more than... ** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle insured is to be inserted.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs. * (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT.29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR.

(Private Car's only / Motorised two wheelers [not for hire or reward])

In consideration of the payment of an additional premium @ Rs.25/- per employee insured notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than.... * employees of the insured (including the driver) the Insured shall repay to the insurer a rate able

proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy.



ENDORSEMENTS

(Attached to and forming part of policy)

NB. * To insert the number of employees for which the premium has been paid.