[Ljava.lang.Object;@625471d9

Certificate of Insurance cum Policy Schedule

[Ljava.lang.Object;@1d1bc33b

[Ljava.lang.Object;@47b9b4b3

HDFC ERGO
Take it easy!

2320100710228900000

Mr HIRAJI BARWADIA
KHOPYA NIWASH RD 16 SUNDRAM STATIONRY KISANNAGER
WAGLE 400704 THANE
MAHARASHTRA - 400604 , Tel. 9320977413

Vehicle Details				Policy Details	
Make	HERO HONDA			Policy No.	**[Ljava.lang.Object;@33dfc04b**
Model - Variant	SPLENDOR-STANDARD (97 CC)			Period of Insurance	**From 17 Dec, 2019 00:01 hrs**
Registration No	**MH-04-EW-9954**				**To 16 Dec, 2020 Midnight**
Engine No.	A46407			Issuance Date	16 Dec 2019
Chassis No.	A17959			Invoice No.	[Ljava.lang.Object;@65e779a1
Cubic Capacity	97	Seats(Incl. of side car)	2	[Ljava.lang.Object;@6103301a	
Year of Manufacture	2011	Body Type	OPEN	[Ljava.lang.Object;@58e50ca1	
RTO	THANE			PAN No. : [Ljava.lang.Object;@34b9dc17	
Email ID	HIREN.SUNDARAM@GMAIL.COM				

Insured's Declared Value (IDV) (₹)

Vehicle	Side Car	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Total IDV
0	0	0	0	0	0

Premium Details (₹)

Liability Premium	(₹)

Geographical Area	India

Payment Details (₹)

Cheque / DD / Fund Transfer No.	1221912483950	Dated :	16/12/2019	Drawn on	BizDirect

Previous Policy No. og763589 **Valid from** 17/12/2018 to 16/12/2019 **of** ACKO GENERAL INSURANCE LIMITED **No Claim Bonus** 0%

If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	kalpan Spouse	Appointee	

List of Endorsements

Endt No.	Description	Effective Date	End Date	Premium

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Organized racing c) Speed testing. **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- ₹NA 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 & the same is also available at our website.

Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.
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.[Ljava.lang.Object;@dee5c63[Ljava.lang.Object;@53567e05**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. [Ljava.lang.Object;@615d3969

[Ljava.lang.Object;@55e4b14

[Ljava.lang.Object;@53567e05	HSN Code	[Ljava.lang.Object;@7aac0298

Scan for Instant Policy Info

[Ljava.lang.Object;@665c46e6

For HDFC ERGO General Insurance Company Ltd

Rasgotra

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

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

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 financer 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 financer 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 Certificate | Make Changes on Policy | Track Claim Status | Update Contact Details

Ver.Feb18

This document is a summary of the benefits offered. The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the policy wordings.
In case of any conflict between this document and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.