HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Motor Insurance - Two Wheeler Comprehensive Policy

2312100708772700000

Mr DR INDRESH GUPTA
00 R/O 47-B JAWAHAR NAGAR TIBRINATH BAREILLY
UTTAR PRADESH - 243001 , Tel. 9837055072

Vehicle Details				Policy Details	
Make	HONDA			Policy No.	**2312100708772700000**
Model - Variant	ACTIVA-3G (109 CC)			Period of Insurance	**From 14 Dec, 2019 00:01 hrs**
Registration No	**UP-25-AP-5889**				**To 13 Dec, 2020 Midnight**
Engine No.	44E5131460			Issuance Date	11 Dec 2019
Chassis No.	48MB7132726			Invoice No.	100708772700000
Cubic Capacity	109	Seats(Incl. of side car)	2	GSTIN No :	
Year of Manufacture	2011	Body Type	OPEN		
RTO	BAREILLY				
Email ID	INSURANCEJUNCTION581@GMAIL.COM				

Insured's Declared Value (IDV) (₹)

Vehicle	Side Car	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Total IDV
18000	0	0	0	0	18000

Premium Details (₹)

Own Damage Premium(a)	(₹)	**Liability Premium(b)**	(₹)
Basic Own Damage:	95	Basic Third Party Liability:	752
Total Basic Premium	95	PA Cover for Owner Driver of 1500000	375
Less: No Claim Bonus (50%)	48	Sub Total - Addition	1127
Total - Less	48	**Net Liability Premium (b)**	1127
		Total Package Premium (a+b)	1174
		Integrated Tax 18%	211
Net Own Damage Premium (a)	47	**Total Premium**	1385

Geographical Area	India	**Compulsory Deductible (IMT-22)**	100	**Voluntary Deductible (IMT-22A)**	0

Payment Details (₹)

Cheque / DD / Fund Transfer No.	1221912468013	**Dated :**	11/12/2019	**Drawn on**	BizDirect

Previous Policy No. 2312202544062100000 **Valid from** 10/12/2018 to 09/12/2019 **of** ACKO GENERAL INSURANCE LIMITED **No Claim Bonus** 50%

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

Nominee for Owner driver	WIFE Spouse	**Appointee**	

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 when not used for the transport of passengers at the time of the accident 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."The stamp duty of ₹0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/36/2019/2289/19 dated 27/05/2019 as prescribed in Government of Maharashtra Order No. Mudrank –Mudrank-2017/CR.97/M-1, dated the 09th January 2018, dated 31/12/2004".Goods and Service Tax Registration No: 27AABCL5045N1Z8. **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. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Branch : LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. **Phone No. :** +91-22-66383600

Goods and Service Tax Registration No: 27AABCL5045N1Z8	HSN Code	997134

Scan for Instant Policy Info

Agent Name: INSTAPOLICY INSURANCE BROKING PRIVATE LIMITED(D2)
Agent Code: 201039593182
Tel No.: +91-22-66383600

For HDFC ERGO General Insurance Company Ltd

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Motor Insurance - Proposal Form cum Transcript Letter For Two Wheeler Package

2312100708772700000

Mr DR INDRESH GUPTA
00 R/O 47-B JAWAHAR NAGAR TIBRINATH BAREILLY - 243001
UTTAR PRADESH - Tel. 9837055072

Vehicle Details			
Make	HONDA		
Model - Variant	ACTIVA-3G (109 CC)		
Registration No	**UP-25-AP-5889**		
Engine No.	44E5131460		
Chassis No.	48MB7132726		
Cubic Capacity/Watts	109	Seats(Incl. of side car)	2
Year of Manufacture	2011	Body Type	OPEN
RTO	BAREILLY		

Policy Details	
Proposal No.	**2312100708772700000**
Period of Insurance	**From 14 Dec, 2019 00:01 hrs To 13 Dec, 2020 Midnight**
Issuance Date	
Invoice No.	100708772700000

Payment Details : 1221912468013 , Date: 11/12/2019, Bank Name:BizDirect

Email ID : insurancejunction581@gmail.com GSTIN No :

Insured's Declared Value (IDV) (₹)

Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Total IDV
18000	0	0	0	18000

Premium Details (₹)

Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage:	95	Basic Third Party Liability:	752
Total Basic Premium	95	PA Cover for Owner Driver of 1500000	375
Less: No Claim Bonus (50%)	48	Sub Total - Addition	1127
Total - Less	48	**Net Liability Premium (b)**	1127
		Total Package Premium (a+b)	1174
		Integrated Tax 18%	211
Net Own Damage Premium (a)	47	**Total Premium**	1385

Geographical Area	India	Compulsory Deductible (IMT-22)	100	Voluntary Deductible (IMT-22A)	0

Previous Policy No. 2312202544062100000 **Valid from** 10/12/2018 to 09/12/2019 **of** ACKO GENERAL INSURANCE LIMITED **No Claim Bonus** 50%

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

Nominee for Owner driver	WIFE Spouse	Appointee	

Proposer declaration

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED : I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwritingthe risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information anddisseminate the same to its service provider(s) for providing services related to insurance.

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, I will be liable to pay three times the balance premium amount at the time of first claim made under the policy which shall be deducted from the final approved claim amount under the policy

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 / we declare and confirm having a valid PUC.

7) I understand the Proposal No. 2312100708772700000 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 the policy.

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.