HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Policy No. 2319 1005 7872 7800 000

Motor Insurance - Private Car Liability Only

Insured Name	**MR ASHA DEORAH**			**RTO**	KOLKATA
Correspondence Address	AT196/D-2,P.G ROADKOLKATA KOLKATA, WEST BENGAL, 700039			**Registration Address**	AT196/D-2,P.G ROADKOLKATA KOLKATA, WEST BENGAL, 700039
Mobile	9007331323	**Phone**	-	**E Mail**	baburoy.instapolicy@gmail.com
Registration No.	WB-06-C-3833				

Period of Insurance	From Date & Time	**19/12/2019 00:01hrs**	To Date & Time	**18/12/2020 Midnight**	**Policy Issuance Date**	18/12/2019	

Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats	Body Type	CC/watts
HYUNDAI	I20 - MAGNA	275557	15241L	2009	5	HATCHBACK	1197

Insured's Declared Value (IDV)	The Vehicle (₹)	For Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
	0	0	0	0	0	0

Named Persons & Nominee (IMT-15)			
Nominee (Owner Driver)	MRS DEORAH , Spouse	**Appointee**	Driver Appointee Name , Son

Premium Details (₹)

Liability Premium	
Basic Third Party Liability:	3221
PA Cover for Owner Driver of ₹ 1500000	325
PA Cover for Paid Driver of ₹ 100000 (IMT-17)	50
Net Liability Premium	3596
Total Package Premium	3596
Integrated Tax 18%	647
Total Premium	4243

Geographical Area	India

Payment Details: Fund Transfer No. LP1912495590 **Dated :** 18/12/2019 **Drawn on** BizDirect

Previous Policy No. **Valid from** **of** **No Claim Bonus** 0%

If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited. Policy Holder declare that no claim has been made in the previous year policy.

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- ₹ 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 & 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 Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, 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 cheque is not realized. 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. I understand that the risk shall commence from the start date 19/12/2019 as specified in the Period of Insurance section of the Four Wheeler Liability Policy.

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

For HDFC ERGO General Insurance Company Ltd.

Agent Name : INSTAPOLICY INSURANCE BROKING PRIVATE LIMITED

Agent Code : 201039593182

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Liability only

Proposal No. 2319100578727800000

Insured Name	**MR ASHA DEORAH**			**RTO**	KOLKATA	PAN No.	SAFSS2133S
Correspondence Address	AT 196/D-2,P.G ROAD KOLKATA KOLKATA, WEST BENGAL, 700039						
Mobile	9007331323	**Phone**		**E Mail**	baburoy.instapolicy@gmail.com	**Registration No.**	WB-06-C-3833

Period of Insurance	From Date & Time	**19/12/2019 00:01hrs**	To Date & Time	**18/12/2020 Midnight**	**Proposal Issuance Date**	**18/12/2019**	

Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats	Body Type	CC/Watts
HYUNDAI	I20 - MAGNA	275557	15241L	2009	5	HATCHBACK	1197

Insured's Declared Value (IDV)	The Vehicle (₹)	For Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
	0	0	0	0	0	0

Fuel Type	Cover Type	Date of Registration	TPPD restriction	External Fitted LPG/CNG kit
PETROL	LIABILITY	21/12/2009	NO	NO

Named Persons & Nominee (IMT-15)			
Nominee for Owner driver	MRS DEORAH , Spouse	**Appointee**	Driver Appointee Name , Son

Premium Details (₹)

Liability Premium (b)	
Basic Third Party Liability (IMT - 27):	3221
PA Cover for Owner Driver of ₹ 1500000	325
PA Cover for Paid Driver of ₹ 100000 (IMT-17)	50
Net Liability Premium (b)	3596
Total Package Premium (a+b)	3596
Integrated Tax 18%	647
Total Premium	4243

Geographical Area	India

Payment Details: Fund Transfer No. LP1912495590 **Dated :** 18/12/2019 **Drawn on** BizDirect

Agent Name : INSTAPOLICY INSURANCE BROKING PRIVATE LIMITED
Agent Code : 201039593182

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

1) I / we declare and confirm having a valid PUC.
2) I understand the Proposal No. 2319100578727800000 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.