RELIANCE GENERAL INSURANCE
A RELIANCE CAPITAL COMPANY

Digitally signed by
Raman Arora
Date: 2020.02.06

reliancegeneral.co.in
(Toll Free) 1800 3009
(022) 4890 3009

## "A" Policy for Act Liability Insurance (Two Wheeler)- Policy Schedule

| **Policy Number :** 111121923480038831 | **Proposal/Covernote No :** R30111960877 |
|---|---|
| **Insured's Name :**<br>**MR. VINOD KUMAR** | **Period of Insurance:**<br>**From 00:01 Hrs on 02-Dec-2019 to 23:59 Hrs of 01-Dec-2020** |
| **Communication Address :**<br>**AT, S/O-SHRI MOHAN LAL CHOUHAN GHIWARA DABHARA, CHAMPA,, CHHATTISGARH,, INDIA, 495671** | **Policy Servicing Branch :**<br>**21 VEENA CHAMBERS, GROUND FLOOR, DALAL STREET, FORT MUMBAI MAHARASHTRA 400001** |
| **Mobile No : 9827480926** | **Tax Invoice No. & Date : R30111960877 & 30/11/2019** |
| **Email-ID : jais.sspl@gmail.com** | **GSTIN/UIN & Place of Supply:** |
| **Nominee Name:** | |

### Insured Vehicle Details

| | | | |
|---|---|---|---|
| Registration No. | **CG11AM3021** | Mfg. Month & Year | **JAN-2017** |
| Make / Model | **Hero Honda/Splendor + / Drum Kick Spoke** | CC/HP/Watt | **97** |
| Engine No./Chassis No. | **HA10AGHHC48406 / MBLHAR078HHC43816** | Seating Capacity of side car (if any) including driver | **2** |
| Type of Body/LCC | **NA** | Total Premium ₹ | **887.00** |
| RTO Location | **Chhattisgarh - Janjgir-Champa** | Total IDV ₹ | **NA** |
| Hypothecation/Lease | **NA** | | |

### Insured Declared Value (IDV)

| | | | |
|---|---|---|---|
| Vehicle ₹ | | Trailer ₹ | |
| Electrical / Electronic Accessories ₹ | | Total Cover SI ₹ | **0.0** |
| Non Electrical Accessories ₹ | | Total IDV ₹ | **NA** |

### Premium Summary

| **Own Damage** | **Amount (₹)** | **Liability - Section II** | **Amount (₹)** |
|---|---|---|---|
| Basic OD | 0.00 | Basic Liability (TPPD 1) | 752.00 |
| | | **Total Basic Liability Premium** | **752.00** |
| | | **PA Benefits - Section III** | |
| | | **TOTAL LIABILITY PREMIUM** | **752.00** |
| | | **TOTAL PACKAGE PREMIUM (Sec I + II + III)** | **752.00** |
| | | IGST (@18.00 %) | 135.00 |
| **TOTAL PREMIUM PAYABLE (₹)** | | | **887.00** |

GSTIN :27AABCR6747B1ZG, HSN :9971,
Description of services : Motor vehicle insurance services

Subject to I.M.T.Endt.Nos.

**Limits of liability** : (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 1,00,000/-, TPPD 2 Sum Insured - ₹ 6000/-). (iii) PA cover for owner-driver under section III CSI ₹ 0.0/-

**Limitations as to use** : The Policy covers use 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/Classes of persons entitled to drive** : Any person including the Insured provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid Learner's License may drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

| **13BRG461/Instapolicy Insurance Broking Pvt Ltd** | **9967498979** | **sachinm.instapolicy@gmail.com** |
|---|---|---|
| **Intermediary Code/Name** | **Intermediary Contact No.** | **Intermediary E-mail ID** |

**Compulsory PA cover for owner driver**
Insured is not eligible for compulsory PA cover for owner driver in the policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:
"I/ we hereby declare that I/ we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."
In case you have missed it, please opt for compulsory PA cover by payment of additional premium as applicable .Liability of insurance company shall commence from the date of receipt of such additional premium .

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy."

The policy wording with detailed terms, conditions and exclusions are available on our website **www.reliancegeneral.co.in**
Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/192/2019/5099 dated 31st Oct 2019**Not Applicable for the State of J&K

This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules

Statutory Provisions:
"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk.
As per section 196 of the above act, driving a vehicle without valid insurance is punishable with fine up to ₹ 1,000/-or imprisonment up to 3 months or both."
I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.
Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.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 and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy.
No Claim Bonus will be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.
**Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.**
The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise to the terms, conditions and exclusions of the Reliance Two Wheeler Certificate cum Liability Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.
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 hold good.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

**Grievance Clause :-** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.Office of the Insurance Ombudsman,3rd Floor,Jeevan Seva Annexe,S. V. Road,Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman,Jeevan Darshan Bldg.,3rd Floor,C.T.S. No.s. 195 to 198,N.C. Kelkar Road,Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.
In the unfortunate event of a claim, please call quoting your Policy No. on 1800 3009 (toll free) or (022) 48903009 and register your claim immediately within 7days
For Customer service, please call along with your Policy No. on 1800 3009 (toll free) or (022) 48903009 or visit www.reliancegeneral.com
In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

**Special Condition :** NA

Policy has been issued with reference to vehicle inspection report, reference lead no. & special conditions.
The inspection report remarks can be viewed on company's website by the lead no.

**For Reliance General Insurance Co. Ltd.**

Authorised Signatory

# A Policy for Act Liability Insurance
# (Two Wheeler-Liability Insurance Proposal Form)

☐ Private Car ☑ Two Wheelers

## Intermediary Details (To be filled in BLOCK LETTERS)

| | | | |
|---|---|---|---|
| Intermediary Name | Fort | Code | 13BRG461 |
| Branch Name | Dineshkumar Ramsajiwan Tiwari | Code | 1111 |
| Sales Manager Name | INSTAPOLICY INSURANCE BROKING PVT LTD | Code | 70309359 |

## Personal Details of Proposer/Owner

1. Name of the proposer: Mr. Vinod Kumar
2. Address of the proposer
   - Flat/Building Area: At
   - Road/Street/Sector: S/o-shri Mohan Lal Chouhan Ghiwara Dabhara
   - Taluka/ Village/ District/City: Janjgir, / CHAMPA,
   - Pin Code: 495671
   - State: Chhattisgarh,
   - Country: India
   - Tel No. (Off):
   - Emergency Contact No.:
   - Blood Group:
   - Fax No.:
   - E-mail Id: jais.sspl@gmail.com
3. Occupation / Business:
4. Period of Insurance: 02/12/2019 To 01/12/2020
5. Source of Funds: ☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others
6. Monthly Income: ☐ Upto ₹20,000 ☐ ₹ 20,001 to ₹ 50,000 ☐ ₹50,001 to ₹ 1,00,000 ☐ ₹ 1,00,000 and above
7. UID Aadhaar No.:
8. PAN No.:
9. Do you have a GST Registration Number: ☐ Yes ☑ No
   If Yes, please specify: _____
10. Related Party: ☐ Yes ☐ No

## Proposer's Bank details

11. Name of Bank Account Holder: ☐ Mr. ☐ Mrs. ☐ Ms.
12. Bank Account No.:
13. Account: ☐ Saving ☐ Current
14. Name of the Bank:
15. Branch:
16. MICR Code (9 digit MICR Code number of the bank and branch appearing on the cheque issue by the bank):
17. IFSC Code (11 character code appearing on your cheque leaf):

☐ I understand that any refund due on premium payment/any payment/ claims to be directly credited to my aforesaid Bank Account.*

* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

## Vehicle Details

| | | | |
|---|---|---|---|
| 18. Registration Number | CG11AM3021 | Date of Registration | 01-Jan-2017 |
| 19. Registering Authority & Location | CHHATTISGARH - JANJGIR-CHAMPA | Year & Month of Manufacture | JAN-2017 |
| 20. Engine Number | HA10AGHHC48406 | Chassis Number | MBLHAR078HHC43816 |
| 21. Make of the Vehicle | HERO HONDA | Model | SPLENDOR + |
| 22. Type of Body | NA | | |
| 23. Cubic Capacity (C.C) | 97 | | |
| 24. Seating Capacity including Driver | 2 | | |

25. Whether the Vehicle is driven by Non-conventional source of power/Bi Fuel/ LPG /CNG? ☐ Yes ☑ No
    If yes please give details
26. Whether the use Vehicle is used for Driving tuition? ☐ Yes ☑ No
27. Whether the Vehicle designed for use of blind / handicapped / mentally challenge persons and duly endorsed as such by RTA? ☐ Yes ☑ No

An ISO 9001:2015 Certified Company

**IRDAI Registration No. 103. Reliance General Insurance Company Limited. Registered Office** : H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai - 400710. Corporate Office: Reliance Centre, South Wing, 4 th Floor, Off. western Express Highway, Santacruz (East), Mumbai - 400055. Corporate Identity Number U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/MOT-02/PVT-CAR-PF/Ver.1.2/300117.

## Liability Section : Coverage

28. Third party risk : Death/Bodily Injury

Coverage for liability Third Party Risk: Death / Bodily Injury required in respect of :

I) owner driver only ☐ Yes ☐ No ii) Any other person than paid driver ☐ Yes ☐ No

If 'Yes' , give details of such other persons: a. _____ b. _____

Note: 1. Section 146 of Motor Vehicle Act- 1988 Makes it mandatory for the owner of the vehicle to insure that he or any other person authorized by him to drive vehicle in public place has insurance against third party risks. (The explanation of section 146 exempts the paid driver)

2. As per section 147(2)(a) liability is 'as incurred' in case of death/bodily injury of third party

29. Third party risk : (TPPD) (IMT-20)

Do you wish to have statutoryThird Party Property Damage(TPPD) Liability of Rs. 6000/- only? ☐ Yes ☑ No

30. Third Party risk Liability to " Workman" under W.C. Act (1923) (Compulsorily to be covered by M.V. Act 1988)

Legal liability to persons employed in connection with operation of the vehicle who are 'workmen'.The liability of the Employer under the Workmen's Compensation Act 1923 is covered under the Motor Vehicles Act 1988)

a. Drivers: _____ No. of persons : _____ b.Employees (Workmen) : _____ No. of persons _____

Note: The Motor Vehicle Act1988 under sec.147(1)(ii)(i) covers liability to employees who are workmen within the meaning of the Workmen's Compensation Act 1923

## Additional cover as per IMT Endorsement

31. Additional Third Party Property Damage Cover

The Policy provides additional Third Party Property Damage liability limits of ₹ 1,00,000/- for two Wheelers and ₹ 7,50,000/- for other classes of vehicles . Do you wish to cover the additional limit? ☐ Yes ☐ No

32. Additional liability to workmen

Do you wish to cover wider legal liability to employees who are 'workmen' ? ☐ Yes ☐ No

(This information is sought to cover in addition to liability under the Workmen's Compensation Act 1923, also liability under the Fatal Accidents Act 1855 and the Common Law)

33. Liability of employees who are not Workmen

Do you wish to cover wider legal liability to employees who are NOT 'workmen' ? ☐ Yes ☐ No

Note: The additional liability under common law and Fatal Accidents Act 1855 in respect of employees who are NOT workmen is covered under this endorsement

34. Personal Accidents Cover for Owner Driver

Personal Accidents Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination :

| Name of the Nominee | Age of Nominee | Relationship | Name of Appointee | Relationship to the Nominee |
|---|---|---|---|---|
| | | | | |

35. PA covered for named Occupants

Do you wish to include Personal Accident cover for named Persons ? (IMT- 15) ☐ Yes ☐ No

If 'Yes', give name and Capital Sum Insured (CSI) Opted for :

| Name | CSI Opted | Name of the Nominee | Relationship | Name of Appointee | Relationship to the Nominee |
|---|---|---|---|---|---|
| | | | | | |

36. PA covered for Unnamed Occupants ☐ Yes ☐ No

Do you wish to include Personal Accident cover for Un-named Passengers/ Hire /Pilon passengers (Two Wheelers) (IMT- 18)

If 'Yes', give number of person and Capital Sum Insured (CSI) Opted : No. of persons: _____ CSI (per person): _____.

Note : The maximum CSI available per person is ₹ 2,00,000/- in case of private car and ₹ 1,00,000/- in case of Motorized Two Wheelers

37. Geographical Extention

Do you wish Geographical Area to be coverage by the policy to be extended to the following countries?

☐ Bangladesh ☐ Bhutan ☐ Maldives ☐ Nepal ☐ Pakistan ☐ Sri Lanka

## Previous usage History

Use of Vehicle : _____ Condition of Vehicle : _____

Name of the previous insurance Company : _____

Previous policy number :

Previous policy period _____ claims lodged during the preceding three years

## AML Guidelines

I / We hereby confirm that all premiums have been / will be paid from bonafide sources and no premium have been /will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002.I understand that the company has the right to call for the documents to establish source of funds.The insurance company has the right to cancel the insurance contract in case I am /have been found guilty by any competent court of law under any of the statues,directly indirectly governing the prevention of Money Laundering in India.

Nationality : ☐ Indian ☐ Non -Indian ,If Non Indian please specify the country _____

Type of Organization : ☐ Corporations ☐ Government ☐ Non Government Organizations ☐ Society ☐ Trust

☐ Partnership ☐ International Organization ☐ Cooperatives ☐ Section 25 Companies

SID020620075 SID020620075 SID0206200756 SID0206200756

## Declaration by Insured

I/We hereby declare that the statements made by me/us in this Proposal Form 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 RELIANCE General Insurance Company Limited . 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. I/ We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. I/ We here by state that the above mentioned address shall be taken as address on record for the purpose of GST.I/we hereby agree to be notified by insurer on my registered mobile number/ email id through mail or SMS or any such mode, information about various insurance policy services.

Place: _____ Date: _____ Signature of Proposer _____

Note : Copy of RC Book should be submitted along with the proposal form.

## Prohibition of rebates - Section41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

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 properly 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 as may be allowed in accordance with the published prospectuses or tables of 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.

Reliance General Insurance Company Limited