


HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Private Car Package Policy



Take it easy!

 2311201732185703000 ARISTON THERMA INDIA PVT.LTD PUNE 2ND FLOOR, EASTERN WING, NYATI UNITREE, NAGAR ROAD, YERWADA, NA PUNE MAHARASHTRA - 411006 Tel. 8412841999	Vehicle Details		Policy Details	
	Make: FORD Model: FIGO-1.5 TITANIUM AT PETROL(1499 CC) Registration No: MH-12-PC-9111 RTO: PUNE Chassis No. MAJGXXMPKGHN85165 Cubic Capacity: 1499 Seats: 5 Year of Manufacture: 2017 Body Type: HATCHBACK Engine No. MAJGXXMPKGHN85165 Email ID: ARISTON.THERMA@GMAIL.COM	Policy No. 2311 2017 3218 5703 000 Period of Insurance: From 31 Mar, 2020 00:01 hrs To 30 Mar, 2021 Midnight Issuance Date: 27 Mar 2020 Invoice No. 201732185703000 GSTIN No : 27AAOCA7042D1ZQ		

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
546,941	0	0	0	0	546,941

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage:	6454	Basic Third Party Liability:	3221
Total Basic Premium	6454	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (20%)	1291	PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)	250
Total - Less	1291	Net Liability Premium (b)	3521
Add on Coverages		Total Package Premium (a+b)	11494
Zero Depreciation (IRDAN125A0021V01201415)	1641	GST 18% : Central Tax 9%(₹1034.5) State Tax 9%(₹1034.5)	2069
Emergency Assistance (IRDAN125A0016V01201314)	350		
Drive Through protection for Engine (IRDAN125A0004V01201213)	273		
No Claim bonus Protection	273		
Cost of Consumables (IRDAN125A0003V01201213)	273		
Total - Add on	2810		
Net Own Damage Premium (a)	7973	Total Premium	13563

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
--------------------------	-------	---------------------------------------	-------	---------------------------------------	---

Payment Details			
Cheque / DD / Fund Transfer No.	1122003930933	Dated :	27/03/2020
		Drawn on	BizDirect

Previous Policy No.	2311201732185702000	Valid	31/03/2019 to 30/03/2020 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	0%
----------------------------	---------------------	--------------	---	------------	----

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

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 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): ₹ 200000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and 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. **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 : ONYX , 4TH FLOOR, NORTH MAIN ROAD, NEXT TO WESTIN HOTEL, KOREGAON PARK, PUNE PUNE, 411001. Phone No. : +91-20-30862900

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


Agent Name : HDFC BANK DSA Agent Code : 20107677016 Contact No : 66383600 For HDFC ERGO General Insurance Company Ltd



Ragotra
Duly Constituted Attorney

Scan for Instant Policy Info

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

 2311201732185703000 ARISTON THERMA INDIA PVT.LTD PUNE 2ND FLOOR, EASTERN WING, NYATI UNITREE, NAGAR ROAD, YERWADA, NA PUNE - 411006 MAHARASHTRA - Tel. 8412841999	Vehicle Details		Policy Details	
	Make	FORD	Proposal No.	2311 2017 3218 5703 000
	Model	FIGO-1.5 TITANIUM AT PETROL(1499 CC)	Period of Insurance	From 31 Mar, 2020 00:01 hrs To 30 Mar, 2021 Midnight
	Registration No	MH-12-PC-9111	Issuance Date	27 Mar 2020
	RTO	PUNE	Invoice No.	201732185703000
	Chassis No.	MAJGXXMPKGHN85165	GSTIN No. : 27AAOCA7042D1ZQ	
	Cubic Capacity /Watts	1499 Seats 5		
	Year of Manufacture	2017 Body Type HATCHBACK		
	Engine No.	MAJGXXMPKGHN85165		
	Email ID	ARISTON.THERMA@GMAIL.COM		

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
546941	0	0	0	0	546941

Premium Details (₹)			
Own Damage Premium(a)	Liability Premium(b)		
Basic Own Damage:	Basic Third Party Liability:	6454	3221
Total Basic Premium	LL to Paid Driver (IMT-28)	6454	50
Less: No Claim Bonus (20%)	PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)	1291	250
Total - Less	Net Liability Premium (b)	1291	3521
Add on Coverages	Total Package Premium (a+b)		11494
Zero Depreciation (IRDAN125A0021V01201415)	GST 18% : Central Tax 9%(₹1034.5) State Tax 9%(₹1034.5)	1641	2069
Emergency Assistance (IRDAN125A0016V01201314)		350	
Drive Through protection for Engine (IRDAN125A0004V01201213)		273	
No Claim bonus Protection		273	
Cost of Consumables (IRDAN125A0003V01201213)		273	
Total - Add on		2810	
Net Own Damage Premium (a)	Total Premium	7973	13563

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
--------------------------	-------	---------------------------------------	-------	---------------------------------------	---

Payment Details					
Cheque / DD / Fund Transfer No.	1122003930933	Dated :	27/03/2020	Drawn on	BizDirect
Previous Policy No.	2311201732185702000	Valid	31/03/2019 to 30/03/2020 of HDFC ERGO GENERAL INSURANCE CO.LTD.		NCB 0%

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

Agent Name : HDFC BANK DSA Agent Code : 201076770716 Contact No : 66383600

Anti rebate clause
<p>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.</p> <p>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..</p>

Terms and Conditions
<p>I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:</p> <p>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.</p> <p>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.</p> <p>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</p> <p>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.</p> <p>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.</p> <p>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</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>6) I / we declare and confirm having a valid PUC.</p> <p>7) I understand the Proposal No. 2311201732185703000 is issued to me basis on above information.</p> <p>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.</p>