

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Motor Insurance - Two Wheeler Policy - Bundled



281226367/6832000/0

MS FATHIMA S PERUMBAZHATHU PUTHEN VEEDU PALACKAL THEVALAKKARA PO KOLLAM KOLLAM KERALA - 690524, Mob. 9744228263	Vehicle Details		Policy Details	
	Make	HONDA	Policy No.	2312 2033 6760 3200 000
	Model - Variant	DIO-DLX 110 BSVI	Period of Insurance	From 23 Mar, 2020 11:47 hrs To 22 Mar, 2025 Midnight
	Registration No	NEW	Issuance Date	23/03/2020
	Engine No.	JF98EG1013497	Invoice No.	203367603200000
	Chassis No.	ME4JF984CLG011885	Customer Id	100796666665
	Cubic Capacity/Watts	109 Seats 2	EIA No.	Not provided
	Year of Manufacture	2020 Body Type OPEN		
	RTO	KARUNAGAPPALLY		
	Payment Details : Cheque No. 501091, Bank Name: Icici Bank Limited			

Insured's Declared Value (IDV) (₹)							
Policy Year	Policy Period	For the Vehicle	Side Car	Non Electrical Acc.	Electrical Acc.	CNG/LPG Kit	Total IDV
Year 1	From 23/03/2020 To 22/03/2021	67375	0	0	0	0	67375
Own Damage Policy Period				Liability Policy Period			
From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time
23/03/2020 11:47 hrs	22/03/2021 Midnight	23/03/2020 11:47 hrs	22/03/2025 Midnight	23/03/2020 11:47 hrs	22/03/2025 Midnight	23/03/2020 11:47 hrs	22/03/2025 Midnight
Premium Details (₹)							
Own Damage Premium(a)		(₹)	Liability Premium(b)		(₹)		
Basic Own Damage		678	Basic Third Party Liability		3285		
Total Basic Premium		678	PA Cover for Owner Driver of 1500000 (CPA Cover Policy Period From Date 23/03/2020 To Date 22/03/2021)		375		
Add on Coverages			Sub Total - Addition		3660		
Emergency Assistance (JRDAN125A0015/V01201314)		398	Net Liability Premium (b)		3660		
Total-Addon		398	Total Package Premium (a+b)		4736		
			GST 18% - Central Tax 9% (₹426.32) + & Kerala Flood Cess at 1% (₹47.36)		900		
Net Own Damage Premium (a)		1076	Total Premium		5636		
Geographical Area		India	Compulsory Deductible (IMT-22)		100	Voluntary Deductible (IMT-22A)	
						0	
Hypothecated(IMT-7) with: INDUSIND BANK LTD							

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 - ₹ 100000 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.

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/362/2020/1302 dated 20/03/2020 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018, GST Registration No. 32AABCL5045N1ZH. **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. GST for this invoice is not payable under reverse charge basis. In the event of non-renewal and/or discontinuation of own Damage Cover with us, coverage available under Section II - Liability to Third Parties will be strictly as per Standard Form of Liability Only Policy.

I / We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Branch : 5th floor, bishop jerome nagar, chinnakada kollam

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

GST Registration No: 32AABCL5045N1ZH

HSN Code 997134



Agent Name : VAHINI HONDA_KL050001
Agent Code : 200363289020 Tel No : 91-9633844410

For HDFC ERGO General Insurance Company Ltd

Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

*For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-words>