

## COCODrive Private Car Package Policy- Navi General Insurance

Today's a good day to know more about the insurance you've just bought! You've made the right choice because you care about your private car.

**So buckle up & let's begin!**



### Navi General Insurance Limited

Registered & Corporate Office: 402,403 & 404, A&B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400099.

Toll Free: 1800-123-0004

Fax: 022-4001 8251

Web: [www.naviinsurance.com](http://www.naviinsurance.com)

Email: [mycare@navi.com](mailto:mycare@navi.com)

GSTIN: 27AAFCD7985HIZ4

IRDAI Reg No.: 155

CIN: U66000MH2016PLC283275

PRODUCT UIN: IRDANI55RP0002V01201819

**Dear Rajkumar Rathinavelu**

We're super excited and really honored to welcome you to the World by Navi General Insurance. The fact that you had a choice, and you selected us, makes us want to go that extra mile to keep you protected.

We're here to demystify insurance and get right down to telling you about your policy. Valuing your time, we have crafted this policy document in a compact form.

We are delighted to enclose your COCODrive Private Car Package Policy- Navi General Insurance Policy / Certificate.

This policy is a contract between you and us. Your coverages are clearly shown here. Please make sure to read these papers carefully, It's always nice to be aware of what the coverages and exclusions are. If you need any support from us, drop us a note at [mycare@navi.com](mailto:mycare@navi.com). We will ensure a quick clarification for your queries.

To know more about us, visit our website [www.naviinsurance.com](http://www.naviinsurance.com)

Or if you feel like a little human interaction, you can contact us on our **Toll-free Helpline 1800 123 0004** (anytime between 8am to 8pm). We will answer all your clarifications on policy benefits, terms and conditions, coverages and exclusions.

Thank you once again for choosing us. You're awesome!

Warm regards

A handwritten signature in black ink that reads 'Sugandha'.

Sugandha Sharma

Head – Operations



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# COCODrive Private Car Package Policy- Navi General Insurance

## Policy Schedule and Certificate Of Insurance

Insured Name and Address:

**Rajkumar Rathinavelu**

No 6116, Prestige Royale Garde ns, Avalahalli,Doda allapur R oad, Yelahanka, Bangalore-530068, Karnataka  
Business or Profession:

Policy No: 20900181780/00/000000/0

Period of Insurance: 00:00 Hrs on 10-09-2021 to Midnight on 09-09-2022

UIN No: IRDANI55RP0002V01201819

Policy Issuance Date: 08/09/2021

### Agent/Intermediary Details

Insurance Agent/Intermediary Name	Policy Bazaar Insurance Brokers Pvt. Ltd	Contact Number	18002585970
Insurance Agent/Intermediary Code	P052725000	Point of Sale Person PAN No.	

### What we Know about Your Private Car

Registration No.	AP28DA2504	Place of Registration	AP-28
Make/Model/Variant	FORD/FIESTA/ZXI 1.6 ABS	Cubic Capacity/HP/GVW	1596
Engine No.	8C40487	Seating Capacity incl Driver	5
Chassis No.	MAJBXXMRJB8C40487	Geographical Area	India
Year of Manufacture	2008	HPA/HYP/LEASE	
Public Carrier/Private Carrier	NA	Type of Body	Sedan

### INSURED DECLARED VALUE (IDV) ₹

Vehicle	Trailer	Non-Electric Accessories	Electrical/Electronic Accessories	External CNG/LPG Kit	Total IDV
₹ 113780					₹ 113780

## How we calculated your premium

A. OWN DAMAGE	Amount(Rs.)	B. LIABILITY	Amount(Rs.)
Basic premium on Vehicle and Accessories Vehicle	₹ 613.32	Basic premium including premium for TPPD Vehicle	₹ 7,890.00
Accessories:		Trailers (Endt.IMT-)	
Electrical & Electronic @ 4%(Endt. IMT - 24)		CNG/LPG Bi-fuel kit	
Bi-fuel kit @ 4%(Endt. IMT - 25)			
<b>Total</b>	₹ 613.32	<b>Total</b>	₹ 7,890.00
Add		Add	
a) Trailer		PA	
b) Geographical Area Ext. (Endt. IMT - 1)		a) PA for Owner - Driver	
c) 30% for Imported vehicles without custom duty (Endt. IMT - 19)		b) PA for paid drivers, cleaners & Conductors (IMT Endt. No 17)	
		c) PA cover for Named Occupants (IMT-15)	
		d) PA for Unnamed Occupants/Passengers (IMT-16)	
d) Fibre glass Tanks			
e) 60% on OD Premium for Driving Tuition		Legal liability	
		e) Additional Liability to Employees (IMT-28)	
f) Additional towing Charges (Limit opted)		f) Additional Liability to Employees who are not Employee (IMT-29)	
Any other Extra	₹ 0.00	g) Accidents to Soldiers/ Sailors/Airmen employed as Drivers by Defence officials in their private capacity (Endt. IMT No. 32)	
		h) Any other extra	
Subtotal (additions)	₹ 0.00	Subtotal (additions)	₹ 0.00

Less:		ADD ON COVERS:	
i) Discount for Anti-Theft Devices (Endt. IMT - 10)		1. Enhanced Owner Personal Accident CSI: ₹ 0	
j) 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons (Endt. IMT - 12)		2. Enhanced Occupant Personal CSI: ₹ 0	
		3. Enhanced Paid Driver Personal CSI: ₹ 0	
		4. Accidental Hospitalisation SI: ₹ 0	
k) for any other discount		5. Hospi Cash Daily Cash Limit: ₹ 0	
l) Deduct 50% for NCB	₹ 306.66	6. EMI Protector	
		7. Outstanding Loan Protector	
Subtotal (deductions)	₹ 306.66	TOTAL LIABILITY PREMIUM Including Add on (B)	₹ 7,890.00
ADD ON COVERS:			
1. Zero Dep Cover			
No. of claims - 1 ; Deductible - ₹ 0			
2. Consumable Expenses		TOTAL PACKAGE PREMIUM (Taxable Value) (A+B)	₹ 8,197.00
3. NCB (No claim Bonus) Protector		SGST @ 0%	
4. New Car for Old Car		UTGST @ 0%	
5. Engine Protector Co-Payment : 0%		CGST @ 0%	
6. Tyre Replacement		IGST @ 18%	₹ 1,475.39
7. Daily Conveyance Allowance Per Day:			
8. Key and Lock Replacement SI:			
9. Personal Belonging Protector Per item Limit:			
10. Emergency Transport and Hotel Stay SI:			
11. NCB Protector-Repair of Non-Metallic Parts	₹ 0.00		
12. Road Side Assistance			
TOTAL OWN DAMAGE PREMIUM Including Add on (A)	₹ 306.66	TOTAL PACKAGE PREMIUM (with GST)	₹ 9,672.00

**Limits of Liability:-** 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.

Under Section II-1 (ii) of the policy (Third Party Property Damage): ₹ 750000.

Under Section III: P.A. to Owner Driver CSI: ; Nominee: Vijayalakshmi Krishnaswamy Age: 43 Relationship: Spouse Deductible Under Section I > (Compulsory Deductible: 2000.00, Voluntary Deductible: 0, Imposed Deductible: 0.00 )

**Limitation 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.

**Driver Clause/Persons or classes of persons entitled to drive: Any person including 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.

**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding years. The Preceding year - 20%, Preceding two consecutive years -25%, Preceding three consecutive years - 35%, Preceding four consecutive years - 45%, Preceding five consecutive years -50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Pre-Existing Damages:** This policy does not cover pre-existing damages as per inspection photographs and report.

Subject to I.M.T. Endt No's & Memorandum IMT-22 printed herein/attached hereto

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicles Act, 1988.



Policy Service Office	402,403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai – 400099. Maharashtra		
Stamp Duty	The Stamp Duty of Rs. 0.50 paid vide defaced no. 0003525202201819 dated 27/09/2018		
GST Details			
Date of Signature of Proposal	08-09-2021	Receipt Number	5210670432
Customer GSTIN Number		HSN Number	9971
Place of Supply	Karnataka	State Code	29

For the Customer Information Sheet, visit the Downloads section on our website ([www.naviinsurance.com](http://www.naviinsurance.com)) or please click [here](#)

**This document is digitally signed at Mumbai by Ms Sugandha Sharma, duly Authorized by the Board of Directors of Navi General Insurance Limited**

**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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'.

**Note:-** This Schedule, Policy wording (terms and conditions) available on Company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications / alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, no claim bonus or any other material information it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at [www.naviinsurance.com](http://www.naviinsurance.com) for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24\*7 helpline 1800 123 0004 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, nondisclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non-consideration of claim, if any.

# Transcript of Proposal Form

This Insurance policy has been issued on the basis of the information provided by you. In case of discrepancy in the below information, you may please write to us (mycare@navi.com) within 15 days of the receipt of the Policy, otherwise below information will be deemed as correct.

**Proposer's Name (Registered Owner of the Motor Vehicle):** Rajkumar Rathinavelu

**Address for Correspondence:** No 6116, Prestige Royale Garde ns, Avalahalli, Doda allapur Road, Yelahanka, Bangalore-530068, Karnataka

**Financer's Details - Name :** \_\_\_\_\_ **Type:** \_\_\_\_\_

**Type of Policy Required:** Package/Comprehensive

**Period of Insurance:** 00:00 Hrs on 10-09-2021 to Midnight on 09-09-2022

**Vehicle's Registration Number:** AP28DA2504 **Engine No:** 8C40487 **Chassis No:** MAJBXXMRJB8C40487

**Particulars of Vehicle - Make:** FORD, **Model/Variant:** FIESTA ZXI 1.6 ABS, **YOM:** 2008 ;

**Fuel Type:** Petrol **Vehicle Purchased:** Used **Insured Declared Value:** ₹ 113780 .

## Previous Insurer Details

**Previous Policy Number:** 2311100481186201000 **Expiry Date:** 09-09-2021 **Type of Policy:** Package/Comprehensive

**Name of Insurer:** HDFC General Insurance Company Limited **Did you claim in previous year Policy:** No **NCB in previous year Policy:**

45% **NCB (%) Eligible:** 50%

## Extra Benefits Opted

**Wider Legal liability to Paid Driver:** No

**Personal Accident cover to Unnamed Passengers/Pillion rider:** No **CSI:** ₹ 0 per person

**Personal Accident cover to Paid Driver/Cleaner/Conductor:** No **CSI:** ₹ 0 per person

**Compulsory Personal Accident cover for owner driver:** No **CSI:** ₹ 0 per person

**Name of the Nominee and Age:** Vijayalakshmi Krishnaswamy, 43 **Relationship:** Spouse

**Name of appointee (If Nominee is Minor):** \_\_\_\_\_ **Relationship to the Nominee:** \_\_\_\_\_

## Restriction of Cover/Discount/Concession/Extended Covers

**Voluntary Excess:** 0.

**Vehicle is fitted with Anti-Theft device approved by ARAI:** No.

**Name of Automobile Association:** \_\_\_\_\_ **Membership Number:** \_\_\_\_\_

**TPPD cover restricted to Statutory limit of Rs. 6000/- only** No

**Add on covers:** Please refer policy schedule cum Certificate.

## Bank Details

Account Holder Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

IFSC/MICR Code: \_\_\_\_\_

## Declaration for No Claim Bonus (if NCB claimed but confirmation from previous insurer not submitted).

I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of the Policy enclosed). I/We further undertake that if this declaration is found incorrect, all benefits under the Policy in respect of Section I of the Policy will stand forfeited.

- I hereby give my consent to receive one-page insurance policy.
- I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002. I understand that the company has right to call for documents to establish source of funds.

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GSTIN: 27AAFCD7985HIZ4

IRDAI Reg No.: 155

CIN: U66000MH2016PLC283275

PRODUCT UIN: IRDANI55RP0002V01201819

**Tax Invoice**

Invoice No : MHIN212200074987

Date : 08/09/2021

Policy No :20900181780/00/000000/0

Servicing Branch Address :

402,403 & 404 A & B Wing 4th Floor, Fulcrum,

Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai

400099

GSTIN : 27AAFCD7985HIZ4

PAN : AAFCD7985H

State Name : Maharashtra

State Code : 27

To

Rajkumar Rathinavelu

No 6116, Prestige Royale Garde Ns, Avalahalli,Doda Allapur R Oad, Yelahanka,

Bangalore-530068, Karnataka

GSTIN :

PAN :

Place of Supply : Karnataka

State Code : 29

<b>PARTICULARS</b>	<b>AMOUNT IN INR</b>
<b>Net premium (Taxable Value)</b>	₹ 8,197.00
IGST @ 18 %	₹ 1,475.39
CGST @ 0 %	
SGST @ 0 %	
UTGST @ 0 %	
<b>Invoice Value</b>	₹ 9,672.00
<b>Tax Payable in Reverse Charge</b>	No
HSN Code	9971

**Notes**

- Refund requests received after September following the financial year in which this tax invoice was issued will be processed exclusive of GST.
- Wherever the GST amount is refunded for which input tax credit was availed by the Customer, the same shall be reversed by the Customer on receipt of the Credit Note.
- In case the tax deduction entitled to Navi-GI because of such refund is disallowed due to non-reversal of input tax credit by the customer, the said tax portion should be separately recoverable (along with interest) from the Customer.