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**Reliance Two Wheeler Certificate cum Package Policy Schedule**

<b>Policy Number :</b> 9202262312414618	<b>Proposal/Covernote No:</b> R28101609194
<b>Insured Name :</b> MR.RAJKUMAR .	<b>Period of Insurance :</b> From 00:01 Hrs on 05-Nov-2016 to 23:59 Hrs of 04-Nov-2017
<b>Communication Address :</b> S/O C RATHINAVELU ,NO B 306 PLATINUM CITY HMT ROAD NEXT TO CMTI TUMKUR ROAD , BANGALORE NORTH,KARNATAKA, INDIA,560022	<b>Policy Issuing Branch :</b> RELIANCE CENTRE, SOUTH WING, 4TH FLOOR, OFF. WESTERN EXPRESS HIGHWAY, SANTACRUZ (EAST), MUMBAI MAHARASHTRA 400055
<b>Mobile No : 9164753973</b>	<b>Email-ID : r@rajkumar.in</b>
<b>Hypothecation/Lease : NA</b>	<b>Insured Blood Group :</b>

Insured Two Wheeler Details			
Registration No.	KA05HX0502	Mfg. Month & Year	NOV-2012
Make / Model	BAJAJ / KAWASAKI / NINJA 650	CC / HP	649
Engine No. / Chassis No.	D1115 / 13418	Seating Capacity Including Driver	2
Type of Body	NA	Total Premium ₹	4923.00
RTO Location	KARNATAKA - Bangalore South (Jayanagar)	IDV ₹	228500.00

Insured Declared Value (IDV)			
Vehicle IDV ₹	228500.00	Non Electrical Accessories ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	228500.00

Premium Summary			
<b>Own Damage - Section I</b>	<b>Amount (₹)</b>	<b>Liability - Section II</b>	<b>Amount (₹)</b>
Basic OD	3434.81	Basic Liability (TPPD 1)	796.00
<b>Total Basic Own Damage Premium</b>	<b>3434.81</b>	<b>Total Basic Liability Premium</b>	<b>796.00</b>
<b>TOTAL OWN DAMAGE PREMIUM</b>	<b>3434.81</b>	<b>PA Benefits - Section III</b>	
		Compulsory PA cover to Owner Driver (IMT-15)	50.00
		<b>Total PA Premium</b>	<b>50.00</b>
		<b>TOTAL LIABILITY PREMIUM</b>	<b>846.00</b>
		<b>TOTAL PACKAGE PREMIUM (Sec I + II + III)</b>	<b>4281.00</b>
		Add: Service Tax (14 % of Net Premium)	599.34
		Add: Swachh Bharat Cess (0.50 % of Net Premium)	21.40
		Add: Krishi Kalyan Cess (0.50 % of Net Premium)	21.40
<b>TOTAL PREMIUM PAYABLE (₹)</b>			<b>4923.00</b>

Subject to I.M.T.Endt.Nos. IMT 15,22

**PA-Nominee details** : Name : **VIJAYALAKSHMI K** Age : **39** Relation : **Spouse**
**Add-on for Total Cover** : Provides cover for registration charges, road tax and insurance premium (Total Cover Sum Insured - ₹0.0 )

**Special Conditions** : NA

**Deductible under Section-I** : (i) Compulsory deductible ₹ 100.0/- (ii) Additional compulsory deductible ₹0/- (iii) Voluntary deductible ₹ 0.0/-

**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 of control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 1,00,000 /- ,TPPD 2 Sum Insured - ₹ 6,000 /-) (iii) PA cover for owner driver under section III CSI ₹ 100000.0/-

Consolidated Stamp duty Paid vide GRAS GRN No. MH004071849201617E dated 07 September 2016\*\* \*\* Not Applicable for the State of Jammu &amp; Kashmir

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID
<b>Limitations as to use</b>	: The Policy covers use for any purpose other than: (a) Hire or Reward other than for the purpose of driving tuition, (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	
<b>Persons/Classes of persons entitled to drive</b>	: 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 of 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.	

"It is hereby declared and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy."

The policy wording with detailed terms, conditions and exclusions are available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in).

**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.

\*No Claim Bonus will be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

**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.

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 Package Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy start date in lieu of Proposal/Covernote No. as mentioned in the policy.

**Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.**

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles)

**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

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](mailto: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](mailto: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](mailto: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 Insurance Ombudsman are available at IRDAI website [www.irda.gov.in](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://www.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. 1800 3009 (toll free) on and register your claim immediately within 7days from the date of loss.**

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



Authorised Signatory