

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## Private Car Package Policy




Take it easy!

 2311100481186201000 MR RAJKUMAR RATHINAVELU NO 6116, PRESTIGE ROYALE GARDE NS, AVALAHALLI, NO 6116, PRESTIGE ROYALE GARDE NS, AVALAHALLI, NO 6116, PRESTIGE ROYALE GARDE NS, AVALAHALLI, BENGALURU KARNATAKA - 560064 Tel. 9164753973	<b>Vehicle Details</b>				<b>Policy Details</b>		
	Make: FORD Model: -FIESTA - 1.6 ZXI DURASPORT Registration No: <b>AP-28-DA-2504</b> RTO: RANGAREDDY Chassis No.: MAJBXXMRJB8C40487 Cubic Capacity /Watts: 1596 Seats 5 Year of Manufacture: 2008 Body Type: SEDAN Engine No.: 8C40487 Email ID: r@viji.in	Policy No.: <b>2311 1004 8118 6201 000</b> Period of Insurance: <b>From 10 Sep, 2020 00:01 hrs To 09 Sep, 2021 Midnight</b> Issuance Date: 30 Jul 2020 Invoice No.: 100481186201000 PAN No.:					
<b>Insured's Declared Value (IDV) (₹)</b>							
<b>Vehicle</b>	<b>Electrical Accessories</b>	<b>Non Electrical Accessories</b>	<b>CNG/LPG Kit</b>	<b>Trailer</b>	<b>Total IDV</b>		
79,802	0	0	0	0	79,802		
<b>Premium Details (₹)</b>							
<b>Own Damage Premium(a)</b>	(₹)	<b>Liability Premium(b)</b>	(₹)				
Basic Own Damage:	860	Basic Third Party Liability:	7890				
<b>Total Basic Premium</b>	860	<b>Net Liability Premium (b)</b>	7890				
Less: No Claim Bonus (35%)	301	<b>Total Package Premium (a+b)</b>	8449				
<b>Total - Less</b>	301	Integrated Tax 18%	1521				
<b>Net Own Damage Premium (a)</b>	559	<b>Total Premium</b>	9970				
<b>Geographical Area</b>	India ,	<b>Compulsory Deductible (IMT-22)</b>	2,000	<b>Voluntary Deductible (IMT-22A)</b>	0		
<b>Payment Details</b>							
<b>Cheque / DD / Fund Transfer No.</b>	Fund Transfer No. MR2007883613	<b>Dated :</b>	30/07/2020	<b>Drawn on</b>	BizDirect		
<b>Previous Policy No.</b>	2311100481186200000	<b>Valid</b>	10/09/2019 to 09/09/2020 of HDFC ERGO GENERAL INSURANCE CO.LTD			<b>NCB</b>	25%
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.							
Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.							
<b>Nominee for Owner driver</b>					<b>Appointee</b>		
<b>Named Persons &amp; Nominee(IMT -15)</b>							
<b>LIMITATIONS AS TO USE:</b> 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. <b>Persons or Class of Persons entitled to drive:</b> 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. <b>Limits of Liability</b> 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): ₹ 1500000 <b>Terms, Conditions &amp; Exclusions:</b> 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 ? 2004/4125/CR690/M-1, dated the 31/12/2004. <b>IMPORTANT NOTICE:</b> 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". <b>Disclaimer:</b> 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 :LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600							
<b>Goods and Service Tax Registration No:</b> 27AABCL5045N1Z8				<b>HSN Code</b>	997134		
	Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD Agent Code : For HDFC ERGO General Insurance Company Ltd 201714906552 Contact No : 2088787					 Duty Constituted Attorney	
	Scan for Instant Policy Info						

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

Proposal No. 2311100481186201000

 2311100481186201000 MR RAJKUMAR RATHINAVELU NO 6116, PRESTIGE ROYALE GARDE NS, AVALAHALLI, NO 6116, PRESTIGE ROYALE GARDE NS, AVALAHALLI, NO 6116, PRESTIGE ROYALE GARDE NS, AVALAHALLI, BENGALURU - 560064 KARNATAKA - Tel. 9164753973	<b>Vehicle Details</b> Make FORD Model -FIESTA - 1.6 ZXI DURASPORT Registration No AP-28-DA-2504 RTO RANGAREDDY Chassis No. MAJBXXMRJB8C40487 Cubic Capacity 1596 Seats 5 Year of Manufacture 2008 Body Type SEDAN Engine No. 8C40487		<b>Policy Details</b> Proposal No. 2311 1004 8118 6201 000 Period of Insurance From 10 Sep, 2020 00:01 hrs To 09 Sep, 2021 Midnight Issuance Date 30 Jul 2020 Invoice No. 100481186201000 PAN No.	
	Payment Details : Fund Transfer No. MR2007883613 , Date: NaD, Bank Name: BizDirect Email ID : r@vijji.in			

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
79802	0	0	0	0	79802

Premium Details (₹)			
Own Damage Premium(a)	Liability Premium(b)		
Basic Own Damage: 860	Basic Third Party Liability: 7890		
<b>Total Basic Premium</b> 860	<b>Net Liability Premium (b)</b> 7890		
Less: No Claim Bonus (35%) 301	<b>Total Package Premium (a+b)</b> 8449		
<b>Total - Less</b> 301	Integrated Tax 18% 1521		
<b>Net Own Damage Premium (a)</b> 559	<b>Total Premium</b> 9970		

<b>Geographical Area</b>	India ,	<b>Compulsory Deductible (IMT-22)</b>	2,000	<b>Voluntary Deductible (IMT-22A)</b>	0
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<b>Previous Policy No.</b>	2311100481186200000	<b>Valid</b>	10/09/2019 to 09/09/2020 of HDFC ERGO GENERAL INSURANCE CO.LTD	<b>NCB</b>	25%
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If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

<b>Nominee for Owner driver</b>		<b>Appointee</b>	
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<b>Named Persons &amp; Nominee(IMT -15)</b>	
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Agent Name : POLICYBAZAAR INSURANCE WEB AGGREGATORS PVT. LTD Agent Code : 201714906552 Contact No : 2088787

Anti rebate clause
<p><b>Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :</b> 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&amp;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><b>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.</b></p> <p>If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &amp;/ or letter for payment of the balance premium amount within 20 days from the date of communication. 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><b>GSTIN :-</b> 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. 2311100481186201000 is issued to me basis on above information.</p> <p><b>Transcript Declaration :</b> 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>

Frequently Asked Question's (FAQ's) - Motor Insurance

**WHAT ARE THE MAJOR COVERS UNDER THE POLICY?**

**Loss or Damage to the Insured Vehicle caused due to:**

- a. Fire, explosion, self ignition or lightning.
- b. Burglary, housebreaking or theft
- c. All act of God perils like earthquake, flood, cyclone etc
- d. Accidental external means, terrorism, riot and strike

**Liability to Third Parties:**

Provides cover for any legal liability arising out of the use of the vehicle for

- a. Accidental death / injury to any third party
- b. Any damage to property owned by third party

**Personal Accident Cover:**

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

**WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?**

- a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- b. Damage by a person driving without a valid license
- c. Damage by a person driving under the influence of liquor or drugs
- d. Loss/damage attributable to war, mutiny, nuclear risks
- e. Damage to tyres and tubes, unless damaged during an accident
- f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
- g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

**TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)**

To place your request for Transfer of Insurance, visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

**WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT**

To place your request for any "Changes in Policy", visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com).

**CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT**

- a. Duly filled and signed claim form & discharge voucher ( after loss settlement )
- b. Original Registration Certificate (RC)
- c. Original Policy Copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- f. No trace report confirming that the stolen vehicle is not traceable
- g. Original NOC from financier incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- i. Duly signed RTO transfer papers (Form 26, 28,29,30,35)
- j. RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
- l. Deed of subrogation cum indemnity on judicial stamp paper

**Disclaimer: Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.**

**HOW DO I FILE A CLAIM?**

For Accidental Damage to Insured Vehicle (Own Damage Claims):

- Mobile App: Simply download HDFC ERGO Mobile App - Insurance Portfolio Organizer from Play Store. Link your policy by providing few simple details and register a claim.
- Call Toll Free 1800 2700 700 (Accessible from India only) and provide your policy number for reference and register a claim

**Please keep the following details handy while intimating a claim**

- a. Policy Number
- b. Registration Details / RC Copy
- c. Drivers details at the time of accident including driving License Number
- d. FIR on a case to case basis
- e. Repair estimate

**WHAT IS THE CLAIM PROCESS?**

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
3. If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.

**CLAIMS DOCUMENTS - FOR ACCIDENTAL DAMAGE TO INSURED VEHICLE**

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- c. Driving license of the person driving at the time of the accident
- d. Policy Copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than ₹1 lakh (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financier incase of total loss where payment is made to insured
- i. A copy of police FIR/panchnama is required for TP injury / death / property damage
- j. Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy in 'Used Car' cases

**Additional documents required for commercial vehicles:**

- a. Spot survey    b. Load challan    c. Fitness certificate    d. Route permit

**WHAT IS NCB?**

**NO CLAIM BONUS (NCB):**

NCB is provided for every claim free year basis the slab as provided by Tariff.

**How can I get No Claim Bonus Reserving Letter?**

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

**HOW DO I RENEW MY POLICY?**

- a. Visit [www.hdfcergo.com](http://www.hdfcergo.com) to renew instantly online
- c. Visit our nearest branch / your agent
- d. Send a copy of the renewal notice along with premium cheque to our branch office / Corporate office
- b. SMS "RENEW <POLICY NO> " to 9999 700700

**HOW TO CONTACT US?**

Visit Customer Support section on our website [www.hdfcergo.com](http://www.hdfcergo.com) and avail host of services online which is easy, instant & convenient

**Convenience at your fingertips**

On the Customer Support section of our website, you can:

- Get Policy Copy/  
80D Tax Certificate**
- Make Changes  
on Policy**
- Track Claim  
Status**
- Update Contact  
Details**