



Policy No. 2312 1002 8171 2000 000

Certificate of Insurance cum Policy Schedule

Long Term Two wheeler Package Policy



Insured Name	Vijayalakshmi Krishnaswamy			RTO	BENGALURU	PAN No.	
Corr.Address/ Place of Supply	B308 Platinum city HMT Road, Yeshwanthpur BENGALURU KARNATAKA 560022						
Mobile	9845875522	Phone	-	E Mail	r@vijji.in	Registration No.	KA-04-HN-1603
Period of Insurance	From Date & Time	02/03/2018 00:01 hrs	To Date & Time	01/03/2021 Midnight	Policy Issuance Date	23/02/2018	
Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats(Incl. of side car)	Body Type	CC
YAMAHA	RAY-	1GC1032472	ME11GC011D2032349	2013	2	OPEN	113
Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)	
Year 1	From 02/03/2018 To 01/03/2019	17276	0	0	0	17276	
Year 2	From 02/03/2019 To 01/03/2020	15548	0	0	0	15548	
Year 3	From 02/03/2020 To 01/03/2021	13821	0	0	0	13821	

Named Persons & Nominee (IMT-15)	
Nominee for Owner driver	Appointee

Premium Details (₹)

Own Damage Premium (a)		Liability Premium (b)	
Basic Own Damage:	422	Basic Third Party Liability:	2,160
Total Basic Premium	422	PA Cover for Owner Driver of ₹100000	150
Less: No Claim Bonus (50%)	211	Sub Total – Addition	2,310
Total - Less	211	Net Liability Premium (b)	2,310
		Total Package Premium (a+b)	2521
		Integrated Tax 18%	454
Net Own Damage Premium (a)	211	Total Premium	2,975

The total Premium amount is inclusive of NCB 50%

Geographical Area	India	Compulsory Deductible (IMT-22)	₹ 100	Voluntary Deductible (IMT-22A)	₹ 0
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Payment Details:	Fund Transfer No. TW1802263538	Dated :	23/02/2018	Drawn on	BizDirect	Invoice No.:	100281712000000	HSN Code:	9971
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Previous Policy No. OG-17-9906-1802-00177318 Valid from 02/03/2017 to 01/03/2018 of BAJAJ ALLIANZ GENERAL INSURANCE CO.LTD No Claim Bonus 45%

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 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): ₹ 100000 **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 ₹0.5 paid by Demand Draft, vide Receipt/Challan no 4380520201718 dated 04/12/2017 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1,dated 31/12/2004., dated ,31-12-2004." Goods and Service Tax Registration No: 27AABCL5045N1Z8. **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 cheque is not realized. 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

HDFC ERGO General Insurance Company Limited



Policy No. 2312 1002 8171 2000 000

Certificate of Insurance cum Policy Schedule

For HDFC ERGO General Insurance Company Ltd.

Agent Name: POLICYBAZAAR INSURANCE WEB AGGREGATORS
PVT. LTD

Agent Code: 201714906552 Tel No.: 91-11-27561382

Duly Constituted Attorney



Proposal No.2312 1002 8171 2000 000

Motor Insurance - Proposal Form For Long Term Two wheeler Package

Insured Name	Vijayalakshmi Krishnaswamy	RTO	BENGALURU	PAN No.			
Correspondence Address	B308 Platinum city HMT Road, Yeshwanthpur BENGALURU KARNATAKA 560022						
Mobile	9845875522	Phone	-	E Mail	r@viji.in		
Registration No.	KA-04-HN-1603						
Period of Insurance	From Date & Time	02/03/2018 00:01 hrs	To Date & Time	01/03/2021 Midnight	Proposal Issuance Date		
					23/02/2018		
Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats(Incl. of side car)	Body Type	CC
YAMAHA	RAY-	1GC1032472	ME11GC011D2032349	2013	2	OPEN	113
Fuel Type	Cover Type	Date of Registration	TPPD restriction	Higher deductible			
PETROL	PACKAGE	24/01/2013	NA	NA			

Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 02/03/2018 To 01/03/2019	17276	0	0	0	17276
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Payment Details: Fund Transfer No. TW1802263538	Dated: 23/02/2018	Drawn on: BizDirect
Previous Policy No. OG-17-9906-1802-00177318 Valid from 02/03/2017 to 01/03/2018 of BAJAJ ALLIANZ GENERAL INSURANCE CO.LTD No Claim Bonus 45%		
If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.		

Agent Name: POLICYBAZAAR INSURANCE WEB
 AGGREGATORS PVT. LTD
 Agent Code: 201714906552 Tel No.: 91-11-27561382

Proposer declaration

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED : I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

Anti rebate clause

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.

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..

Disclaimer : Proposal Form and Policy Schedule have been generated basis details entered by proposer / insured on Online Platform (either on HDFCERGO.com or its affiliated Online Channels (IRDAI Licensed Intermediaries). For any modification, kindly visit [URL https://www.hdfcergo.com/customer-care/customer-support.html](https://www.hdfcergo.com/customer-care/customer-support.html) and register your service request or write to us at care@hdfcergo.com

Customer Name: Vijayalakshmi Krishnaswamy

PAN No. :

Registered & Corporate Office: 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400020. Policy Issuing/Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West). MUMBAI - 400078. Maharashtra. **Toll Free : 1800-2-700-700 (Accessible from India only) | Fax : 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com**
CIN : U66030MH2007PLC177117. | UIN : HDE-MO-P16-77-V01-15-16

IRDAI Reg No. 146. (Formerly HDFC General Insurance Limited from September 14, 2016 and L&T General Insurance Company Limited upto September 13, 2016)