

# Welcome

Mr. JITENDRA V JAGTAP  
2 Umiyakunj Society,  
Opposite Vardhman Complex Subhanpura  
VADODARA  
GUJARAT India - 390023  
9769\*\*\*\*\*

## From here on, you're our responsibility.

Welcome on board.  
Your Reliance Private Car Package Policy -  
Schedule, with Policy  
Number 110722523110026003 is now live to  
access your policy anytime, anywhere download  
our Reliance Selfi App and enjoy a host of  
special features.



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### My Policy

Attach, Access or  
Download your policy



### Claim Status

Register, Track  
or Submit claim  
documents



### Locator

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Tap and spot from  
amongst 5000+  
network garages.



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Intimate claims  
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**Customer Information Sheet (CIS)**

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With Reliance general Insurance.

Tech+ 

Best Regards,



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



### Reliance Private Car Package Policy- Schedule

**Important**

- The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.
- Except as provided in GR 27 Rule (g) of Erstwhile Indian Motor Tariff (i.e. Sale of Vehicle), No NCB will be allowed when a policy is not renewed within 90 days of its expiry.

<b>Policy Number : 110722523110026003</b>	<b>Proposal/Covernote No: R18022553262</b>
<b>Insured Name : Mr. JITENDRA V JAGTAP</b>	<b>Period of Insurance : From 00:00 Hrs on 18-Mar-2025 to Midnight of 17-Mar-2026</b>
<b>Communication Address &amp; Place of Supply : 2 Umiyakunj Society, Opposite Vardhman Complex Subhanpura VADODARA, GUJARAT, India, 390023.</b>	<b>Policy Issuing Branch : 2ND FLOOR,SAI INFOTECH, OFFICE .NO-210 &amp; 211, OPP. GHATKOPAR STATION, PATEL CHOWK, GHATKOPAR EAST , MUMBAI, MAHARASHTRA, 400077.</b>
<b>Mobile No : 9769*****</b>	<b>Tax Invoice No. &amp; Date: R18022553262 &amp; 18 Feb 2025 11:31</b>
<b>Email-ID : c*****@gmail.com</b>	<b>GSTIN/UIN &amp; Place of Supply : GUJARAT</b>
<b>Insured's Blood group :</b>	

Insured Vehicle Details			
<b>Registration No.</b>	MH01BY2809	<b>Mfg. Month &amp; Year</b>	DEC-2015
<b>Make / Model &amp; Variant</b>	VOLKSWAGEN VENTO 1.2 TSI HIGHLINE	<b>CC / HP</b>	1197
<b>Engine No. / Chassis No.</b>	CBZJ45928 / MEXC15608FT080631	<b>Seating Capacity Including Driver</b>	5
<b>Geographical Extension</b>	INDIA	<b>LCC Excluding Driver</b>	4
<b>RTO Location</b>	MAHARASHTRA - Mumbai Central-Tardeo	<b>Total Premium</b>	6,737.00
<b>Hypothecation/Lease</b>	NA		
<b>Opening Odometer Reading / Coverage Upto</b>		<b>Kilometer Limit Opted</b>	
<b>Top Up Limit (If Opted)</b>		<b>Carry Forward Limit (applicable for Limit sure - Pay as you Drive Add On)</b>	
<b>Available Kilometers(applicable for Limit Sure - Pay as you Drive Add On)</b>		<b>Grace Limit(applicable for Limit sure - Pay as you Drive Add On)</b>	

Insured Declared Value (IDV)			
<b>Vehicle IDV</b>	351,561.00	<b>CNG / LPG Kit</b>	0.00
<b>Electrical / Electronic Accessories</b>	0.00	<b>Trailer / Side Car</b>	0.00
<b>Non Electrical Accessories</b>	0.00	<b>Total IDV</b>	351,561.00

Premium Summary			
<b>Own Damage - Section I</b>	<b>Amount ( ` )</b>	<b>Liability - Section II</b>	<b>Amount ( ` )</b>
Basic OD including Add-on	2,523.66	Basic Liability (TPPD 1)	3,416.00
<b>Total Basic Own Damage Premium</b>	<b>2,523.66</b>	<b>Total Basic Liability Premium</b>	<b>3,416.00</b>
<b>Less</b>		<b>PA Benefits - Section III</b>	
Deduct 25 % for NCB	-605.92	Compulsory PA cover to Owner Driver	375.00
<b>Sub Total of Deductions</b>	<b>-605.92</b>	<b>Total PA Premium</b>	<b>375.00</b>
<b>Add on Cover/s Opted</b>		<b>TOTAL LIABILITY PREMIUM</b>	<b>3,791.00</b>
Loss of Personal Belongings		<b>TOTAL PACKAGE PREMIUM (Sec I + II + III)</b>	<b>5,709.00</b>
Key Protect cover			
Emergency Medical Assistance		IGST (@18%)	1028.00
<b>TOTAL OWN DAMAGE PREMIUM</b>	<b>1,918.00</b>		
<b>TOTAL PREMIUM PAYABLE ( ` )</b>			<b>6,737.00</b>

GSTIN :27AABCR6747B1ZG HSN : 997134, Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 15,22  
Description of services : Motor vehicle Insurance Service

"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year."

PA-Nominee Details	Name	Age	Relation
1	Legal Heir	21	Legal Heir

Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/05/2025/(Validity Period Dt. 27/01/2025 to Dt. 01/12/2026)/424 Date 24-01-2025" at General Stamp Office, Mumbai. \*\* Not Applicable for the State of Jammu & Kashmir.

11A04039 / KAVITA C RAMCHANDANI

8433826314

knmusic2008@gmail.com

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID	POS UID Aadhaar No. / PAN No.
<b>Special Conditions</b>	: NA		
<b>Assistance Cover Annexure</b>	: <a href="https://www.reliancegeneral.co.in/downloads/reliance-pvt-car-assistance-cover-annexure.pdf">https://www.reliancegeneral.co.in/downloads/reliance-pvt-car-assistance-cover-annexure.pdf</a>		
<b>Limits of liability</b>	: Under Section III of the policy - PA cover for owner driver CSI ` 1500000 (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 - ` 7,50,000/-, TPPD 2 Sum Insured - ` 6,000/-).		
<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 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.		
<b>Deductible under Section-I :</b>	: (i) Compulsory deductible ` 1000/- (ii) Additional compulsory deductible ` 0/- (iii) Voluntary deductible ` 0/-		
<b>Grace Limit(applicable for Limit Sure Pay as you Drive Add On Cover if opted)</b>	: 5% Available Kilometre limit or Grace Limit, whichever is lower.  Claims occurring during Grace Limit is payable(subject to all other terms and condition), if and only if the Insured opts for a suitable Top Up Limit before the expiry of the Grace Limit.		

\*No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy.  
"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."

% of Discount on Own Damage Premium	
Period of Insurance	% of NCB on OD Premium
The Preceding Year	20%
Preceding Two Consecutive Years	25%
Preceding Three Consecutive Years	35%
Preceding Four Consecutive Years	45%
Preceding Five Consecutive Years	50%

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

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

\*\*\* Compulsory PA cover to Owner driver is opted for 1 year/s term with effective from 2025-03-18 00:00:00.0 to 2026-03-17T00:00:00.

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.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

**Grievance Clause :** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 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 the offices of the 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). The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.  
Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: [bimalokpal.mumbai@cioins.co.in](mailto:bimalokpal.mumbai@cioins.co.in)

**Note:** This 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. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately. Subject otherwise to the terms, conditions and exclusions of the Reliance Motor Private Car Package Policy.

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

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

Fast Tag ID -

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

In the unfortunate event of a claim, please call quoting your Policy No. on **022 48903009(Paid)** and register your claim immediately within 7days from the date of loss. You can also reach us at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com).

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

To check the nearest available Preferred Network Garage for repairs please click here below link  
[https://www.reliancegeneral.co.in/SiteAssets/RgicAssets/Reliance\\_PREFERRED\\_Network\\_Garages.pdf](https://www.reliancegeneral.co.in/SiteAssets/RgicAssets/Reliance_PREFERRED_Network_Garages.pdf)

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

  
**Authorised Signatory**

IRDAN103RP0010V02100001/A0054V01202223

### Risk Assumption Letter

Dear Mr. JITENDRA V JAGTAP

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 110722523110026003 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH01BY2809	Mfg. Month & Year	DEC-2015
Make / Model & Variant	VOLKSWAGEN VENTO 1.2 TSI HIGHLINE	Date of Registration	18-Mar-2016
Engine No. / Chassis No.	CBZJ45928 / MEXC15608FT080631	Seating Capacity Including Drive	5
Type of Body	NA	CC / HP / Wat	1197
RTO Location	MAHARASHTRA - Mumbai Central-Tardeo	LCC Excluding Driver	4.00

Insured's Declared Value (IDV)			
Vehicle IDV	351,561.00	CNG / LPG Kit	0.00
Electrical / Electronic Accessories	0.00	Trailer / Side Car	0.00
Non Electrical Accessories	0	Total IDV	351,561.00

Previous Policy Details			
Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status	
110422423110013471	From: 18/03/2024 To: 17/03/2025 midnight	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

#### YOU HAVE OPTED FOR THE FOLLOWING COVERS

- Standard Cover** **Vehicle Own Damage + Third Party Coverage**
- Electrical/electronic accessories
  - Non-electrical accessories
  - Bi-fuel kits comprising LPG/CNG systems

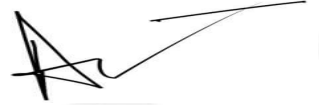
#### Add-on Covers

- Limit Sure - Pay as you Drive** The own damage insurance for the motor vehicle including theft shall be covered upto the Available Kilometres mentioned in the Policy Schedule. The Available Kilometres includes sum of Kilometre Limit, Top Up Limit and Carry Forward Limit.
- Nil Depreciation Cover** No deduction for depreciation on vehicle parts other than tyres and tubes and covers the loss of key, loss of personal belongings in respect to approved partial loss claims.
- NCB Retention Cover** No-Claim Bonus % is retained even after a claim, which would have become 0% without this cover.
- Total Cover** Provides cover for registration charges, road tax and insurance premium (Total Cover Sum Insured - ` 0.0/-)0/-).
- EMI Protect** Pays for car EMIs for the time period during which the car is in one of our network garages for repair.
- Daily Allowance Benefit** Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for initial two eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days.
- Daily Allowance Benefit Plus** Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days.
- Return to Invoice** Covers difference between IDV & purchase price of the vehicle in the event of theft, total loss/ CTL including first time registration charges, road tax & applicable insurance cost.
- Tyre Protector** Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes.
- Rim Protector** Covers repair or replacement expenses arising out of accidental loss or damage to Rims.
- Loss of Personal Belongings** Covers loss of personal belongings of insured or his family while such items are in vehicle at the time loss or damage to the vehicle
- Hospital Cash Cover** Provides hospital confinement allowance for accident or injuries sustained while driving insured vehicle
- Consumable Expenses** Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc
- Engine Protector** Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil.
- Key Protect Cover** Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into
- Additional Limit of TPPD** Indemnify the Insured for an additional TPPD amount opted for damage to property other than the property belonging to the Insured or held in trust or in custody of Insured.
- Additional towing Charges** Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ` 0.0/-).
- Voluntary Deductible** Provides an additional discount under own damage section of the policy, if the insured choose for a voluntary deductible option under Section I (Own Damage) of the base Policy.
- Emergency Medical Assistance** Covers medical expenses for accidents, including companion accommodation, up to specified limits.

(Note-Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.)

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com) or call us 022 48903009(Paid) for necessary changes/rectification. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection of your claims.

For Reliance General Insurance Co. Ltd.



Authorised Signatory

IRDAN103RP0010V02100001/A0054V01202223

## Know your policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle details.

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 022 48903009 (Paid No) or visit any of our branches.

Kindly refer to the Key Feature Document and Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

## What documents do you require for making any change to your policy

**1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address**

**Documents required :**Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

**2. Changes in electrical and non electrical accessories/CNG/LPG kit**

**Documents required :**Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

**3. Changes in financier details (Hypothecation/Lease/Hire purchase)**

**Documents required :**Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

## How to register a Claim - Cashless



## How to register a Claim - Reimbursement



## What documents do you require to register a Claim

1. Claim form duly filled and signed (company stamp in case of company registered vehicles)
2. Registration copy
3. Driving License of the driver at the time of loss
4. Policy copy

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre 022 48903009 (Paid). Delay in intimation would result in the violation of policy condition. 2. Any additional document, if required, will be informed.

How to renew your policy conveniently			Payment Modes
			 Internet banking
Visit <a href="http://reliancegeneral.co.in">reliancegeneral.co.in</a> and renew online	Call 022 4890 3009 (Paid) and renew	Submit a cheque/DD along with signed Renewal Notice to branch/agent and renew	 Cheque/DD
			 Credit/Debit Card

The content on this page is for additional information & Should not be considered as part of the policy document/Schedule

Name : JITENDRA V JAGTAP  
Policy no. : 110722523110026003  
Policy Period : 18-Mar-2025 to 17-Mar-2026  
Chasis No. : MEXC15608FT080631  
Vehicle No. : MH01BY2809  
Emergency Contact no.  
Blood Group.



Scan QR code for more details

For breakdown and claims Call

022 48903009

- All insurance contracts are based on the information provided by the insured in the proposal form.
- Intimate claim immediately at our Paid No. 022 48903009 and provide:
  - 1.Policy No. as mentioned on the card.
  - 2.Place,Date & Time of Loss.
  - 3.Name of the Driver Driving the vehicle at the time of Loss.
  - 4.The damages suffered by the vehicle.
  - 5.Injuries to passengers/driver/third parties if any.
  - 6.Place when the vehicle is currently available for inspection.

IRDAI Registration No. 103

Reliance General Insurance Company Limited.  
Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.  
Corporate Identity No. U66603MH2000PLC128300.  
RGI/MCOM/MOT-02/MOTOR CARD/Ver. 1.0/200115.  
Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

## Reliance Private Car Package Policy - Proposal Form

Is the Vehicle Made in India?  Yes  No Type of Vehicle :  Two wheeler  Four wheeler  Three Wheeler

### For Office Use Only

Policy Number 110722523110026003 Date  
Savvion Reference No Inspection Lead No.

### Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name KAVITA C RAMCHANDANI Code 11A04039  
Branch Name Ghatkopar Code 1107  
Sales Manager Name Vishant M Sachania Code 70310296

### Details (To be filled in BLOCK LETTERS)

- This Proposal is for  A new Policy  Renewal of Policy  Endorsement  Others (Please specify)
- Proposer's Full Name  Mr.  Mrs.  Ms. JITENDRA V JAGTAP
- Address Address for Communication Address where vehicle is normally kept and Used  
Flat/Building/Door/Block No. Road /Street/Sector 2 Umiyakunj Society, Opposite Vardhman Complex Subhanpura  
Nearest Landmark Area  
City VADODARA  
Pin Code 390023  
State GUJARAT  
Country India  
Phone Mobile 9769\*\*\*\*\*  
Emergency Contact No. Blood Group  
#Email c\*\*\*\*\*@gmail.com Fax
- Source of Funds  Business  Profession  Salary  Agricultural Income  Savings  Others
- Monthly Income  Upto `20,000  `20,001 to `50,000  `50,001 to `1,00,000  `1,00,001 and above
- UID Aadhaar No. 6. PAN No.
- Fast Tag ID
- Type of Cover Package Policy
- Do you have a GST Registration Number  Yes  No  
If Yes, please specify
- Where do you park your vehicle?  Road Side Parking  Open Garage Parking  Pay And Park  Open with Residential Compound  
 Stilt Parking
- Are you an existing Reliance General Insurance Customer  Yes  No  
If Yes, please Provide the Policy No.:
- Related Party  Yes  No

#The Policy copy and all related documents shall be sent to the email ID provided above. If you wish to receive the Policy copy and related documents in physical form to the aforesaid communication address, please drop us an email at [RGI email address].

### Details of the Vehicle

12. Registration Number MH01BY2809 13. Date of Registration 18-Mar-2016  
14. Registering Authority & Location MAHARASHTRA - Mumbai Central-Tardeo  
15. Year & Month of Manufacture DEC-2015 16. Cubic Capacity 1197  
17. Engine Number CBZJ45928  
18. Chassis Number MEXC15608FT080631  
19. Make of Vehicle VOLKSWAGEN  
20. Type of Body NA 21. Seating capacity including Driver 5

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300. UIN: IRDAN103RP0010V02100001. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/2311/PS/Ver. 1.3/010218.

**Details of the Vehicle Type and Use**

22. a. Whether the Vehicle is driven by Non-conventional source of power?  Yes  No If yes  Bi Fuel  CNG  LPG

Policy Year	Insured's Declared Value (IDV) of vehicle Chassis Body	Non - electrical accessories fitted to the vehicle ( )	Electronic accessories fitted to the vehicle ( )	Side car (two Wheeler) Trailer (Pvt. Cars) ( )	Value of CNG/ LPG Kit Bi Fuel ( )	Total Value ( )
1st Year	351,561.00	0.00	0.00		0.00	351,561.00
2nd Year						
3rd Year						

Do you have a valid PUC?  Yes  No

(Note- 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 and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy)

23. Age of Owner Driver \_\_\_\_\_ Age of Owner Driver \_\_\_\_\_

24. D.O.B \_\_\_\_\_

25. Add On Covers (Subject to availability and eligibility)

a. Limit Sure- Pay as you drive  Yes  No

ai. if Yes Select Kilometer Limit \_\_\_\_\_

aii. Odometer Reading (since first registration of Vehicle) \_\_\_\_\_ Kms

Date : \_\_\_\_\_

The customer has to resubmit the actual Odometer reading (in KM) at the Policy Inception date, in case the Policy Inception Date is later than the Proposal form. Where the Insured fails to declare , the latest Odometer reading (in KM) declared to the Us shall be considered as the Odometer reading (in KM) of the Vehicle at the Policy inception date.

- 2. Nil Depreciation Cover No
- 3. NCB Retention Cover (Applicable only for Annual Policy) No
- 4. Easy Monthly Instalment (EMI) Protection Cover: No  
If Yes, please choose any one option;  
Plan I - 1 EMI, EMI Amount : \_\_\_\_\_  
Plan II - 2 EMIs, EMI Amount : \_\_\_\_\_  
Plan III - 3 EMIs, EMI Amount : \_\_\_\_\_
- 5. Total Cover No
- 6. Daily allowance benefits No  
Per Day Allowance: \_\_\_\_\_  
Coverage Days : \_\_\_\_\_
- 7. Return to Invoice (Applicable only for Annual Policy) No
- 8. Tyre Protector( Applicable only for annual Policy) No  
Specifications of Tyres and Tubes: \_\_\_\_\_
- 9. Rim Protector(Applicable only for annual Policy) No  
Specification of Rims: \_\_\_\_\_
- 10. Hospital Cash Cover (Applicable only for Annual Policy) No  
Sum Insured: \_\_\_\_\_  
No of Days: \_\_\_\_\_  
(Convalescence BenefitSI: \_\_\_\_\_)
- 11. Consumable Expenses No
- 12. Engine Protector No
- 13. Key protect cover No  
Sun Insured: \_\_\_\_\_

14. Daily allowance benefits Plus  
Per Day Allowance:  
Coverage Days : No
15. Loss of Personal belongings (Applicable only for annual Policy)  
Sum Insured: No
16. Emergency Hotel Accommodation  
Benefit Amount: No
17. Voluntary Deductible  
Voluntary Deductible amount opted:
18. Additional Limit of TPPD  
Additional amount opted: No
19. Any other Details  
\_\_\_\_\_
20. Emergency Medical Assistance Yes
26. Whether the Car is Certified as Vintage Car by Vintage and Classic Car Club of India?  Yes  No
27. Whether the Vehicle is fitted with Fibre Glass Tank?  Yes  No
28. Is the vehicle fitted with any Anti-theft device approved by the ARAI ?  
If Yes, please attach certificate of installation in the vehicle, issued by automobile Association of India.  Yes  No
29. Are you a member of Automobile Association of India ? If Yes, please submit membership copy.  Yes  No
30. Whether the Vehicle is used for Driving Tuitions?  Yes  No
31. Whether use of Vehicle is limited to Own Premises? ( Only if not Licensed for General Road use by RTO).  Yes  No
32. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country?  
If so, is the duty element included in the IDV?  Yes  No
33. Whether the Vehicle is design for use of Blind/Handicapped/Mentally Challenged Person? (Attach RC Copy)  Yes  No
34. Date of purchase of the Vehicle by the Proposer 18-Mar-2016
35. Whether the vehicle at the time of purchase was  New  Second Hand

### Risk Inclusions

36. Please select the higher deductible if you wish to opt for over and above the compulsory deductible  Yes  No  
Private Car :
37. Liability to third parties: The policy provides Third Party Property Damage (TPPD) of 1 lakh (Two wheelers) and 7.5 lakhs (Private Car)  
Do you wish to restrict the above limits to the statutory TPPD Liability limit of 6000/- only?  Yes  No
- |                 |               |
|-----------------|---------------|
| Legal Liability | No of Persons |
| Driver.         |               |

38. Personal Accident Cover for Owner Driver. Please give details of nomination

Name	Name of the Nominee	Age of Nominee	Name of Appointee (if Nominee is Minor)	Relationship	Address
	Legal Heir	21		Legal Heir	

(Note: 1. Personal Accident cover for owner driver is compulsory for Sum Insured of 15,00,000/- for Two Wheeler, Private Car, GCV, PCV and Misc-D  
2. Compulsory PA cover for owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license)

39. Extension of Geographical Area  
Whether extension of Geographical Area to the following Countries required ?
1. Bangladesh
2. Bhutan
3. Maldives
4. Nepal

- 5. Pakistan
- 6. Sri Lanka

**Details of Hire Purchase / Hypothecation / Lease**

40. Please state if the vehicle is under  Hire Purchase  Lease Agreement  Hypothecation Agreement  
If so, give name and address of concerned parties.
41. Full Name M/s.
42. Address

**Details of Previous Insurance**

43. Full Name of previous insurer Reliance General Insurance Company Ltd.
44. Address Tiara Building, 4th Floor, Maharashtra Nagal lane, Off. Chandavarkar Lane, Off. L T Road, Borivali West
45. Policy Number 110422423110013471 Previous Policy Expiry 17-Mar-25
46. Type of Cover  Package Policy  Liability only  others (to be describe)
47. NO CLAIM BONUS allowed under previous policy (%) 20
48. Claims taken in previous policy  Yes  No  
If yes, No. of Claims Claims Amount
49. Are you entitled to No Claim Bonus  Yes  No  
If yes, please submit/attached proof thereof

Previous Insurer Name	Previous Policy No.	Period of Insurance	Previous Policy Claim (Only for SAOD)
			<input type="checkbox"/> Yes <input type="checkbox"/> No

**Payment Details**

- Cheque/ DD  
Cheque/ DD Date
- Cheque/ DD No.  
 Cash  Credit Card  Others

**Proposer's Bank Details**

50. Name of the Bank Account Holder
51. Bank Account No. 52. Account:  Saving  Current
53. Name of the Bank
54. Branch
55. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)
56. IFSC Code (11 character code appearing on your cheque leaf)
- I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account .\*

\* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

**GENERAL DECLARATION:**

I understand that as per the new AML/CFT Guidelines issued Reliance General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request Reliance General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

**AML Guidelines**

"I/ We herby confirm that all premiums have been/ will be paid from bonafide sources and no premium have been/ will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the company has the right to call for the documents to establish source of funds. The insurance company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly/ indirectly governing the prevention of Money Laundering in India.

- Nationality  Indian  Non-Indian, If Non Indian Please specify the country
- Type of organization  Corporation  Government  Non Government Organization  Society  Trust  Partnership
- International Organization  Corporatives  Section 25 Companies

**PEP Declaration:**

- Are you a Politically Exposed Person (PEP)?  Yes  No

If yes, please mention the position held	
Is any of your close relation or family member a PEP?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please mention the name and relation and the position held by such close relative/family member.	
I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to Reliance General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/ CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.	
Note : "Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI).	

**Declaration by Proposer**

I/We hereby declare that the statements made by me/us in this Proposal Form 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 RELIANCE General Insurance Company Limited. 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. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. • I have read and understood the brochure, prospectus, sales literature & Policy wordings and confirm to abide by the same. • I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). • I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. • I/We further understand and agree that RELIANCE General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, RELIANCE General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by RELIANCE General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to RELIANCE General Insurance as contained herein and under the relevant laws and regulations. • I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by RELIANCE General Insurance shall stand suspended. • I/We also shall endeavour to procure the renewal notice and pass on the same to RELIANCE General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance CO.Ltd. This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description of nondisclosure of any material particulars by the Proposer. 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, 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. • I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST. • I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract

This proposal form was completed by



You can support our Go Green Initiative by saying "No" to Policy kit, Renewal Notice and Other Communications hard copy. We will be sending you a digitally signed soft copy on your registered Email ID & Mobile number.

Hard copy required  Yes  No

Name  
Date : 18 Feb 2025 11:31

Place :  
Date : 18 Feb 2025 11:31

Signature

Signature of Proposer & Company Seal

**Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment ) Act, 2015**

- 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.
- 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.

**Supporting Confirmation of Agent/Broker/SM/CSO**

I confirm the above signature to be of the registered owner of the vehicle proposed for insurance

Name of IRDAI Agent/ Broker  Mr.  Mrs.

Place  
Date

Signature of IRDAI Agent/ Broker

(In case of Direct Business, Name & Signature of CSO /SM to be taken)

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

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