

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



PRIVATE CAR COMPREHENSIVE POLICY



230220702753470000

MR SAURABH VIJAY JHAVERI FLAT NO A 6TH FLOOR ALANKAR BUILDING 3 J MEHTA ROAD OPP JAIN UPASHRAY MALABAR HILL MUMBAI MUMBAI PINCODE 400006 MUMBAI MUMBAI MAHARASHTRA - 400006 Tel. 98XXXXXX0		Vehicle Details		Policy Details	
Make	BMW	Policy No.	2302 2070 2753 4700 000		
Model	5-SERIES-530D SEDAN	Period of Insurance	From 13 Dec, 2024 15:37 hrs To 12 Dec, 2025 23:59		
Registration No	MH-01-CQ-7810	Issuance Date	13/12/2024		
RTO	MUMBAI	Invoice No.	207027534700000		
Chassis No.	WBAJC9706JWA32987	Customer Id	101715526560		
Cubic Capacity /Watts	2993 Seats 5	EIA No.	Not provided		
Year of Manufacture	2017 Body Type SEDAN	Payment Details : Cheque No. 000013 , Bank Name:Standard Chartered Bank			
Engine No.	0066Y150	Email ID : saxxxxxxxxxxri@uxxxxxxxxxxp.in			
Odometer reading:					

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 13/12/2024 To 12/12/2025	2624400	0	0	0	0	2624400

Own Damage Policy Period				Liability Policy Period			
From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time
13/12/2024 15:37 hrs	12/12/2025 Midnight	13/12/2024 15:37 hrs	12/12/2025 Midnight				

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)	
Own Damage Premium(a)	Liability Premium(b)
Basic Own Damage	Basic Third Party Liability
Total Basic Premium	LL to Paid Driver (IMT-28)
	PA Cover for Owner Driver of 1500000
	PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)
	Net Liability Premium (b)
	Total Package Premium (a+b)
	GST 18% : Central Tax 9% (₹4688) + State Tax 9% (₹4688)
Net Own Damage Premium (a)	Total Premium

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0
-------------------	-------	--------------------------------	-------	----------------------	---

Previous Policy No.	3001/320474955/00/000	Valid	13/12/2023 to 12/12/2024 of ICICI LOMBARD GENERAL INSURANCE CO. LTD.-6	NCB	0%
---------------------	-----------------------	-------	--	-----	----

If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Saloni Jhaveri, Spouse	Appointee	
--------------------------	------------------------	-----------	--

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 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- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 **Terms, Conditions & Exclusions:** 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.

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 Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. I / We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule. **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 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. GST for this invoice is not payable under reverse charge basis.

Branch :ff, 808(1), boman lodge, dr. amberdkar road dadar (east) mumbai

For Claim/Policy related queries Please Contact us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.

Goods & Services Tax Registration No:	27AABCL5045N1Z8	HSN Code	997134
---------------------------------------	-----------------	----------	--------

	Broker Name : XPERITUS INSURANCE Broker Code : 201304383066 Tel No. : 91-9820610235	For HDFC ERGO General Insurance Company Ltd

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.


Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.

- Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section
- Live Chat with DIA on www.hdfcergo.com
- Send us 'Hi' on our WhatsApp Number 8169 500 500
- Download the [here](#) app by HDFC ERGO

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>."



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

 2302207027534700000 MR SAURABH VIJAY JHAVERI FLAT NO A 6TH FLOOR ALANKAR BUILDING 3 J MEHTA ROAD OPP JAIN UPASHRAY MALABAR HILL MUMBAI MUMBAI PINCODE 400006 MUMBAI MUMBAI - 400006 MAHARASHTRA - Tel. 98XXXXXXX0	Vehicle Details Make BMW Model 5-SERIES-530D SEDAN Registration No MH-01-CQ-7810 RTO MUMBAI Chassis No. WBAJC9706JWA32987 Cubic Capacity 2993 Seats 5 Year of Manufacture 2017 Body Type SEDAN Engine No. 0066Y150 Odometer reading:		Proposal Details Proposal No. 202412120095012 Period of Insurance From 13 Dec, 2024 15:37 hrs To 12 Dec, 2025 23:59 Issuance Date 13 Dec 2024 Invoice No. 207027534700000 Customer Id 101715526560	
	Payment Details : Cheque No. 000013 , Bank Name:Standard Chartered Bank Email ID : saxxxxxxxxxxri@uxxxxxxxxxp.in			

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 13/12/2024 To 12/12/2025	2624400	0	0	0	0	2624400

Own Damage Policy Period				Liability Policy Period			
From Date & Time	13/12/2024 15:37 hrs	To Date & Time	12/12/2025 Midnight	From Date & Time	13/12/2024 15:37 hrs	To Date & Time	12/12/2025 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)	
Own Damage Premium(a)	Liability Premium(b)
Basic Own Damage 43565	Basic Third Party Liability 7897
Total Basic Premium 43565	LL to Paid Driver (IMT-28) 50
	PA Cover for Owner Driver of 1500000 325
	PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16) 250
	Net Liability Premium (b) 8522
	Total Package Premium (a+b) 52087
	GST 18% : Central Tax 9% (₹4688) + State Tax 9% (₹4688) 9376
Net Own Damage Premium (a) 43565	Total Premium 61463

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0
--------------------------	-------	---------------------------------------	-------	---------------------------------------	---

Previous Policy No.	3001/320474955/00/000	Valid	13/12/2023 to 12/12/2024 of ICICI LOMBARD GENERAL INSURANCE CO. LTD.-6	NCB	0%
----------------------------	-----------------------	--------------	--	------------	----

If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Saloni Jhaveri, Spouse	Appointee	
---------------------------------	------------------------	------------------	--

Broker Name : XPERITUS INSURANCE Broker Code : 201304383066 Tel No. : 91-9820610235

Anti rebate clause	
<p>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.</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

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:

- 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.
- 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 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.
- 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.

GSTIN :- 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.

- I understand the Proposal No. 202412120095012 is issued to me basis on above information.
- It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.

Transcript Declaration : 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.

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.

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.

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 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 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**