

Car Secure
 Comprehensive Policy
Certificate cum Policy Schedule

Policy / Certificate No: 5895629400

For any assistance please call **1800 266 4545** or visit **www.zurichkotak.com**



INSURED DETAILS		POLICY DETAILS	
Name:	M/S. Rgb Texteriors Llp	Policy Issuing Office:	201-204, 301 Chintamani Classique Vishweshwar Nagar, Off Aarey Road Mumbai Maharashtra 400063.
Address:	210 T.V INDUSTRIAL ESTATE S.K AHIRE MARG MUMBAI Mumbai - 400030 District: MUMBAI MAHARASHTRA(27), India	Period of Insurance:	
Phone:	98XXXXXX57	From:	06/06/2025 00:00
Mobile:	98XXXXXX57	to:	05/06/2026 Midnight
Email:	LXXXXXXXXXMI@GMAIL.COM	Type Of Vehicle:	Private Car
GSTIN:	27AAMFR6740E1Z0	Policy issued on:	03/06/2025
		Cover Note No:	NA
		Hypothecated to:	SARASWAT CO OP BANK LTD

INTERMEDIARY DETAILS	
Intermediary Code	3 6 6 4 2 7 0 0 0 0
Intermediary Name	LANDMARK INSURANCE BROKERS PRIVATE LIMITED
Intermediary's Mobile No.	9 1 6 7 1 0 2 2 6 2
Intermediary's Landline No.	

VEHICLE DETAILS										
Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/Trailer Chassis No.	Cubic Capacity/KW	Fuel Type	Seating Capacity
MH 01 DX 9709	JEEP	MERIDIAN	LIMITED (O) 4X4 AT	2022	MUMBAI	418 0124	MCAPJ9AY7P FA00636*5N	1956	DIESEL	7
Insured Declared Value (IDV) of the Vehicle (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)					
26,60,400	0	0	0	0	26,60,400					

PREMIUM COMPUTATION TABLE (IN ₹)			
Section I		Section II	
Own Damage		Liability	
Basic Own Damage	18,090.72	Basic TP Including TPPD Premium	7,897.00
Add:		Legal Liability to Employee (IMT 29)	50.00
Add on Covers Total Premium #	15,827.31	Total Liability Premium (B)	7,947.00
Less:			
No Claim Bonus Percent 35%	6,331.75	Section III	
		Personal Accident	
		Unnamed PA Cover for Passenger ₹ 50,000/Per Person	175.00
Total Own Damage Premium (A)	27,586.28	Total Personal Accident Premium (C)	175.00
Taxable value of Services (A+B+C)			35,708.28
CGST @ 9%			3,213.75
SGST @ 9%			3,213.75
Total Premium (in ₹)			42,136.00

Add on Covers Opted For: Consumable Cover, Depreciation Cover, Engine Protect, Key Replacement, Loss of Personal Belongings, Road Side Assistance
 #: For the covers opted as shown in [Add On Cover Details Table](#)

Geographical Area	INDIA	Additional Excess ₹	0	Compulsory Deductibles ₹	2000
Voluntary Deductible ₹	0	Voluntary Deductible for Depreciation Cover ₹	0	Total Deductible ₹	2,000

Car Secure UIN:IRDAI152RP0006V04201516;

ADD-ON COVER DETAILS

Sr. No.	Add-On Cover	Sum Insured(₹)	Premium (₹)	Remarks
1	Consumable Cover UIN:IRDAN152RP0006V04201516/A0012V02201516	NA	2,043.19	
2	Depreciation Cover UIN:IRDAN152RP0006V04201516/A0011V03201516	NA	10,982.13	No. Of Claims:2 Voluntary Deductible: 0
3	Engine Protect UIN:IRDAN152RP0006V04201516/A0013V02201516	NA	1,532.39	
4	Key Replacement UIN:IRDAN152RP0006V04201516/A0026V01201819	25,000	264.00	
5	Loss of Personal Belongings UIN:IRDAN152RP0006V04201516/A0025V01201819	10,000	105.60	
6	Road Side Assistance UIN:IRDAN152RP0006V04201516/A0015V02201516	NA	900.00	

CUSTOMER DECLARATION FOR CNG/ LPG KIT

I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/LPG kit and obtain necessary endorsement in the Policy.

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings(which are also available on the Company website i.e. www.zurichkotak.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

PUC DECLARATION

This policy has been issued subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate disclosed to our representative / declared by You prior to commencement of risk under this policy and further undertaking to renew and maintain a valid PUC throughout the duration of the Policy.

LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicles Act, 1988.
 Under Section II - 1(ii) of the policy -> Damage to Third Party Property ₹ 7,50,000; PA Cover under Section III: for Owner Driver CSI ₹ 0

LIMITATIONS AS TO USE

Limitation as to use (Package Policy): 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 trails (g)Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward.

DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor vehicles Rules 1989.

SPECIAL CONDITIONS

1. Previous policy document is required at the time of claim verification.
2. All type of pre – existing damages or cost of repair of such damage will be excluded at the time of claim settlement.

NO CLAIM BONUS SCALE

Number of Claims	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

*No Claim Bonus (NCB) is subject to no claim on the previous policy. Benefits under the policy will be forfeited if claim is/was made in previous policy. Please contact our Customer Care team in case of wrong NCB % mentioned.

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 Policy 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.

Subject to I.M.T. Endt.Nos. & Memorandum 22, 16, 29, GR27, 7 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

Car Secure UIN:IRDANI52RP0006V04201516;

TAX DETAILS

Service Tax/GST Registration No. Category
SAC Code Description
Invoice Number

DECLARATION

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.

In Witness whereof this Policy has been signed for and behalf of 201-204, 301 Chintamani Classique Vishweshwar Nagar, Off Aarey Road Mumbai Maharashtra 400063. at Mumbai this 03 day of June of 2025

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/14/2025/Validity Period Dt. 31/01/2025 To Dt. 31/12/2026 (O/w.No. 488)/Date: 29/01/2025).

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

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