

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



PRIVATE CAR COMPREHENSIVE POLICY



2302206107545202000

MRS SHALEENA MENON Communication Address: . MUMBAI A 201 DOSTI BLOSSOM DOSTI ACRESWADALA EAST ANTOP HILL MUMBAI MUMBAI PINCODE - 400037 A-201 DOSTI BLOSSOM DOSTI ACRES WADALA EAST MUMBAI . . . MUMBAI MAHARASHTRA - 400037 Tel. 98XXXXXXX2	Vehicle Details		Policy Details	
	Make SKODA Model KODIAQ-L&K AT PETROL Registration No MH-01-EF-4131 RTO MUMBAI Chassis No. TMBMEMNS6NA401333 Cubic Capacity /Watts 1984 Seats 7 Year of Manufacture 2023 Body Type SUV Engine No. DKZ301027 Odometer reading:	Policy No. 2302 2061 0754 5202 000 Period of Insurance From 15 Feb, 2026 00:01 hrs To 14 Feb, 2027 23:59 Issuance Date 11/02/2026 Invoice No. 206107545202000 Customer Id 102119375166 EIA No. Not provided		
Payment Details : 1122602383729 , Bank Name: Bizdirect Email ID : mexxxxxxxxxxxxxia@gxxxx.com				

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 15/02/2026 To 14/02/2027	2624282	0	0	0	0	2624282

Bundled cover		Liability only Cover	
From Date & Time	To Date & Time	From Date & Time	To Date & Time
15/02/2026 00:01 hrs	14/02/2027 Midnight	15/02/2026 00:01 hrs	14/02/2027 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) Basic Own Damage 11736 Total Basic Premium 11736 Less: No Claim Bonus (35%) 4108 Total - Less 4108 Add on Coverages Zero Depreciation (IRDAN125A0021V01201415) 19682 Emergency Assistance (IRDAN125A0016V01201314) 499 Engine and Gear box Protection (IRDAN125A0004V01201213) 5249 Emergency Assistance Wider (IRDAN125A0016V01201314) 999 Total - Add on 26429 Net Own Damage Premium (a) 34057	Liability Premium(b) Basic Third Party Liability 7897 PA Cover for Un-Named Persons of 40000 Each (for 7 Persons) (IMT-16) 140 Net Liability Premium (b) 8037 Total Package Premium (a+b) 42094 GST 18% : Central Tax 9% (₹3788.5) + State Tax 9% (₹3788.5) 7577 Total Premium 49671

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0
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Previous Policy No.	2302206107545201000	Valid	15/02/2025 to 14/02/2026 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	25%
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Policy Holder declare that no claim has been made in the previous year policy. 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.

Hypothecated(IMT-7) with:HDFC BANK LTD,Mumbai (Corporate) - Leela Business Park

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): ₹ NA **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/62/2025/ Validity Period Dt. 06/06/2025 to Dt. 31/12/2030, OW No. 2190 Dt 06/06/2025 GRN NO. MH001421282202526M, Dt. 03/05/2025 & DEFACE No. 0001684540202526 Dt. 28/05/2025) 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.

"Please note that your communication address is treated as the address for underwriting purposes, which is generally address where you would be currently and temporarily residing, and is different from your permanent address. Details alongwith the proof for your permanent address is provided either from reference of C-KYC Registry and/or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch if case you intend to change the 'permanent address' provided."
 GST for this invoice is not payable under reverse charge basis.

Branch :leela business park, 6th flr, andheri - kurla rd, mumbai

For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 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
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	Agent Name : HDFC BANK LTD Agent Code : 201587086428 Tel No. : 91-1800258597 E-mail : feedbackgeneral.insurance@in.hdfcbank.com	For HDFC ERGO General Insurance Company Ltd
	Duly Constituted Attorney	

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

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY



2302206107545202000

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

 2302206107545202000 MRS SHALEENA MENON . MUMBAI A 201 DOSTI BLOSSOM DOSTI ACRESWADALA EAST ANTOP HILL MUMBAI MUMBAI PINCODE - 400037 A-201 DOSTI BLOSSOM DOSTI ACRES WADALA EAST MUMBAI . . . MUMBAI - 400037 MAHARASHTRA - Tel. 98XXXXXXX2	Vehicle Details Make SKODA Model KODIAQ-L&K AT PETROL Registration No MH-01-EF-4131 RTO MUMBAI Chassis No. TMBMEMNS6NA401333 Cubic Capacity 1984 Seats 7 Year of Manufacture 2023 Body Type SUV Engine No. DKZ301027 Odometer reading: Payment Details : 1122602383729 , Bank Name:Bizdirect Email ID : mexxxxxxxxxxxxxia@gxxxx.com		Proposal Details Proposal No. 2302206107545202000 Period of Insurance From 15 Feb, 2026 00:01 hrs To 14 Feb, 2027 23:59 Issuance Date 11 Feb 2026 Invoice No. 206107545202000 Customer Id 102119375166	
	Policy Year Year 1 Policy Period From 15/02/2026 To 14/02/2027 For the Vehicle (₹) 2624282 Trailer (₹) 0 Non Electrical Acc. (₹) 0 Electrical Acc. (₹) 0 CNG/LPG Kit (₹) 0 Total IDV (₹) 2624282			

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
15/02/2026 00:01 hrs	14/02/2027 Midnight	15/02/2026 00:01 hrs	14/02/2027 Midnight	15/02/2026 00:01 hrs	14/02/2027 Midnight	15/02/2026 00:01 hrs	14/02/2027 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 11736	Basic Third Party Liability 7897
Total Basic Premium 11736	PA Cover for Un-Named Persons of 40000 Each (for 7 Persons) (IMT-16) 140
Less: No Claim Bonus (35%) 4108	Net Liability Premium (b) 8037
Total - Less 4108	Total Package Premium (a+b) 42094
Add on Coverages	GST 18% : Central Tax 9% (₹3788.5) + State Tax 9% (₹3788.5) 7577
Zero Depreciation (IRDAN125A0021V01201415) 19682	
Emergency Assistance (IRDAN125A0016V01201314) 499	
Engine and Gear box Protection (IRDAN125A0004V01201213) 5249	
Emergency Assistance Wider (IRDAN125A0016V01201314) 999	
Total - Add on 26429	
Net Own Damage Premium (a) 34057	Total Premium 49671

Geographical Area India	Compulsory Deductible (IMT-22) 2,000	Voluntary Deductible (IMT-22A) 0
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Previous Policy No. 2302206107545201000	Valid 15/02/2025 to 14/02/2026 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB 25%
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Policy Holder declare that no claim has been made in the previous year policy. 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.

Hypothecated(IMT-7) with:HDFC BANK LTD,Mumbai (Corporate) - Leela Business Park

Agent Name : HDFC BANK LTD Agent Code : 201587086428 Tel No. : 91-1800258597

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..

Terms and Conditions
 I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:
 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.
 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.
 3) 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.
 4) 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.
 5) I understand the Proposal No. 2302206107545202000 is issued to me basis on above information.
 6) 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.

7	Add-on Cover	Zero Depreciation - Claim 19682,Engine and GearBox Protector 5249,Emergency Assistance 499,Emergency Assistance Wider 999	Refer policy schedule
8	Loss Participation	<p>Workshop Generates the invoice basis the assessment given by the surveyor.</p> <p>- For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsary deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle.</p> <p>- For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsary and voluntary deductible(if applicable) to Insured's account.</p>	
9	Exclusions	<p>The Company shall not be liable under this Policy in respect of:</p> <p>Section I:</p> <ol style="list-style-type: none"> 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; <p>any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission</p> <ol style="list-style-type: none"> 3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 4. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. <p>Section II:</p> <ol style="list-style-type: none"> 1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP <ol style="list-style-type: none"> a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers Clause 	General Exceptions
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	<p>Following are the key parameters leading to admissibility or denial of claims:</p> <ul style="list-style-type: none"> - Loss will be admissible only if occurred from insured perils mentioned in policy wordings. - Report the Loss to Insurance Company without any delay. - Duty of care & loss minimization post accident. - Avoid willful Negligence and self-damage to insured vehicle. - Ensure vehicle is in best running condition - Drive the vehicle responsibly - Not to use the vehicle for any other purposes other than what is the vehicle is registered for. - Take additional coverage before planning to take vehicle outside the defined geographical areas. <p>Include a sample claim calculation process for retail products</p> <ol style="list-style-type: none"> 1. Assessed amount by the surveyor is billed in the final invoice. 2. Surveyor processes the bill and calculates the amount payable by Insurance Company (Sample Calculation Sheet) 3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied. (Parts Depreciation Sheet) 4. Deductibles as per the policy are deducted from the summary and policy benefit (Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated. <p>GENERAL EXCEPTIONS (Applicable to all sections of the Policy) The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. <ul style="list-style-type: none"> ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. 	
12	Policy Servicing - Claim Intimation and Processing	<p>1. Turnaround time for claim settlement including escalation matrix]</p>	Input from Claims Team

		<p>As per PPHI guidelines on our website https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf</p> <p>2. a) Surveyor appointment- 24 hours Pendency letters- 7 days Interim survey report- 15 days Final survey report- 30 days Additional survey report- 15 days Settlement post survey report- 30 days</p> <p>b) Customer Escalation Matrix</p> <p>Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com</p> <p>• Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com</p> <p>• Level 3 Office of The Insurance Ombudsman</p>	
13	Grievance Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> • Call Centre - 022 6158 2020 / 022 6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6158 2026 Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • Courier - Any of our Branch office or corporate office <p>You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> <p>If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at The Complaint & Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</p> <p>In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p>To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com HDFC ERGO General Insurance The Company Limited</p>	Grievance Redressal

		<p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</p> <p>You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:</p> <ul style="list-style-type: none"> • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document <p>You may also refer Our website www.hdfcergo.com www.hdfcergo.com/customer-care/grievances.html for detailed grievance redressal procedure.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Disclosure of material information may affect the claim settlement. 	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on th
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.