



Reliance Private Car Policy-Stand-alone Own Damage Policy Schedule

Important

- 1) The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.
- 2) 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.

Policy Number : 110722523090049988		Proposal/Covernote No: R18062577941	
Insured Name : M/S RGB TEXTERiors LLP		Period of Insurance : From 00:00 Hrs on 22-Jun-2025 to Midnight of 21-Jun-2026	
Communication Address & Place of Supply : 210 T V INDUSTRIAL ESTATE S K AHIRE MARG WORLI MUMBAI, MAHARASHTRA, India, 400030.		Policy Issuing Branch : 2ND FLOOR,SAI INFOTECH, OFFICE .NO-210 & 211, OPP. GHATKOPAR STATION, PATEL CHOWK, GHATKOPAR EAST , MUMBAI, MAHARASHTRA, 400077.	
Mobile No : 9821*****		Tax Invoice No. & Date: R18062577941 & 18 Jun 2025 03:15	
Email-ID : L*****@gmail.com		GSTIN/UIN & Place of Supply : 27AAMFR6740E1ZO and MAHARASHTRA	
Insured's Blood group :			
Insured Vehicle Details			
Registration No.	MH01ER0709	Mfg. Month & Year	MAY-2024
Make / Model & Variant	VOLVO C40 RECHARGE E80	Date of Registration	2024-07-04 00:00:00
Engine No. / Chassis No.	50SPJ18171 / LYVXKERA5RL112451	Seating Capacity Including Driver	5
Type of Body		CC / HP / Watt	78000
RTO Location	MAHARASHTRA - Mumbai Central-Tardeo	LCC Excluding Driver	4.00
Hypothecation/Lease	Saraswat Co Op Bank Ltd		
Opening Odometer Reading / Coverage Upto		Kilometer Limit Opted	
Top Up Limit (If Opted)		Carry Forward Limit (applicable for Limit sure - Pay as you Drive Add On)	
Available Kilometers(applicable for Limit Sure - Pay as you Drive Add On)		Grace Limit(applicable for Limit sure - Pay as you Drive Add On)	
Insured Declared Value (IDV)			
Year	1		
Vehicle IDV	5,665,500.00		
Electrical / Electronic Accessories	0.00		
Non Electrical Accessories	0.00		
Bi Fuel kit	0.00		
Total IDV	5,665,500.00		
Premium Summary			
Own Damage - Section I	Amount (`)	Liability - Section II	Amount (`)
Basic OD including Add-on	56,175.14	PA Benefits - Section III	
Total Basic Own Damage Premium	56,175.14	TOTAL PACKAGE PREMIUM (Sec I)	101,069.00
Less			
Deduct 20 % for NCB	-7,795.73		
Sub Total of Deductions	-7,795.73		
Add on Cover/s Opted			
Nil Depreciation			
Return to Invoice		CGST (@9%)	9096.00
Emergency Medical Assistance		SGST (@9%)	9096.00
Consumable Expenses			
Tyre Protector			
Assistance Cover			
Electric Motor Protect Cover			
Electric Vehicle Battery Protection Cover			
Electric Vehicle Charger Cover			
Assistance cover- 24/7 RSA			
TOTAL OWN DAMAGE PREMIUM	101,069.00		
TOTAL PREMIUM PAYABLE (`)			119,261.00

Subject to Erstwhile I.M.T.Endt.Nos. IMT 22,7

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: IRDAN103RP0001V01201920. 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.

GSTIN :27AABCR6747B1ZG HSN : 997134,
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
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Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/47/2025/(Validity Period Dt. 16/04/2025 to Dt. 01/12/2026)/1339 Date 16-04-2025" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.

17BRG116 / LANDMARK INSURANCE BROKERS PVT LTD **9687670986** **issuance@landmarkinsurance.in**

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID	POS UID Aadhaar No. / PAN No.
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Existing TP Policy Details

Existing TP Policy No	Existing TP Policy Company Name	Existing TP Policy Period :
P27535322	Bajaj Allianz General Insurance Company Ltd.	From 22/06/2024 to 21/06/2027

Special Conditions : NA

Assistance Cover Annexure : <https://www.reliancegeneral.co.in/downloads/reliance-pvt-car-assistance-cover-annexure.pdf>

Limitations as to use : 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.

Persons/Classes of persons entitled to drive: : 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.

Deductible under Section-I : : (i) Compulsory deductible ` 2000/- (ii) Additional compulsory deductible ` 0/- (iii) Voluntary deductible ` 0/-

Grace Limit(applicable for Limit Sure : : 5% Available Kilometre limit or Grace Limit, whichever is lower.

Pay as you Drive Add On Cover if opted) : 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.

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy"

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.

*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."

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage Section of the policy, if no claim is made or pending during the preceding year(s) as per the following Table

Number of claim during policy period	No claim bonus discount NCB at Inception	% of Discount on Own Damage premium Policy Period*		
		1 Year	2 Years	3 Years
No claim	0%	20%	25%	35%
	20%	25%	35%	45%
	25%	35%	45%	50%
	35%	45%	50%	50%
	45%	50%	50%	50%
50%	50%	50%	50%	
1 claim	NA	0%	20%	25%
2 claims	NA	0%	0%	20%
>=3 claims	NA	0%	0%	0%

*For the purpose of this NCB table, the Policy Period shall be rounded to the nearest complete year (365 days) as follows:

Policy Period	Column to refer in NCB grid
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>=912 days	3 years
>=547 days but <912	2 years
>= 182 days but < 547 days	1 year
<182 days	NCB shall be same as at inception

Maximum capping for NCB will be 50%.

Payment of premium under Liability Section (Section II) of bundled policy to other insurer is sole responsibility of policy holder.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in.

Statutory Provisions:

"As per Section 146 of the Motor Vehicle Act, 1988 it is mandatory to have your vehicle insured against third party risk.

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs. 4000 and/or imprisonment up to 3 months for the second offence."

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.

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.

As per National Highways Authority of India, kindly ensure to affixed FASTag on your vehicle.

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. 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. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at 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 or on company website www.reliancegeneral.co.in or on 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

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.

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/RgiclAssets/Reliance_Preferred_Network_Garages.pdf

For Reliance General Insurance Co. Ltd.

Authorised Signatory

IRDAN103RPMT0004V03202425/A0009V02202425 IRDAN103RPMT0004V03202425/A0010V02202425 IRDAN103RPMT0004V03202425/A0006V02202425
IRDAN103RPMT0004V03202425/A0023V02202425 IRDAN103RPMT0004V03202425/A0021V02202425 IRDAN103RPMT0004V03202425/A0019V02202425
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IRDAN103RPMT0004V03202425/A0011V02202425

Risk Assumption Letter

Dear M/S RGB TEXTERiors LLP

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 110722523090049988 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH01ER0709	Mfg. Month & Year	MAY-2024
Make / Model & Variant	VOLVO C40 RECHARGE E80	Date of Registration	04-Jul-2024
Engine No. / Chassis No.	50SPJ18171 / LYVXKERA5RL112451	Seating Capacity Including Drive	5
Type of Body	NA	CC / HP / Wat	78000
RTO Location	MAHARASHTRA - Mumbai Central-Tardeo	LCC Excluding Driver	4.00

Insured's Declared Value (IDV)			
Vehicle IDV	5,665,500.00	CNG / LPG Kit	0.00
Electrical / Electronic Accessories	0.00	Trailer / Side Car	0.00
Non Electrical Accessories	0	Total IDV	5,665,500.00

Previous Policy Details			
Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status	
P27535322	From: 22/06/2024 To: 21/06/2025 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/-)
- 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.
- 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
- Emergency Hotel Accomodation** Provide allowance towards the Hotel accommodation insured vehicle met with accident/ stolen 200 kms away from the location provided in policy copy.
- 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.
- 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.
- 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.
- Assistance Cover** Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown
- Electric Motor Protect Cover** The Company will pay for repair and or replacement expenses for the Consequential Loss or damage to internal parts of the Electric Motor and in case of Hybrid Electric Vehicle, the differential and transmission units along with it.
- Electric Vehicle Battery Protection Cover** This cover pays for repair and or replacement of damaged lithiumion battery and or Battery Management System (BMS), due to unexpected power surge, Mechanical shock, water ingress, uncontrolled electrochemical reactions.
- Electric Vehicle Charger Cover** This cover pays for repair and /or replacement of the Electric Vehicle charger that has been bought along with the electric Vehicle and has been permanently installed at the communication address, mentioned so, in the Policy Schedule
- Assistance cover- 24/7 RSA** Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown

(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 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

IRDAN103RPMT0004V03202425/A0009V02202425 IRDAN103RPMT0004V03202425/A0010V02202425 IRDAN103RPMT0004V03202425/A0006V02202425
IRDAN103RPMT0004V03202425/A0023V02202425 IRDAN103RPMT0004V03202425/A0021V02202425 IRDAN103RPMT0004V03202425/A0019V02202425
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