

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule



## Private Car Package Policy



2302202978119204000

MR RAMESH R KULKARNI COLABA OPP WELLNES FOREVER MUMBAI FLAT NO A 14 SUKHNIWAS 3RD PASTA LANE S B S ROAD COLABA OPP WELLNES FOREVER MUMBAI 400005 -COLABA OPP WELLNES FOREVER MUMBAI 400050 SOLAPUR MAHARASHTRA - 413411 Tel. 9769090333	Vehicle Details		Policy Details	
	Make	TOYOTA KIRLOSKAR	Policy No.	2302 2029 7811 9204 000
Model	FORTUNER-3.0 L(2982 CC)	Period of Insurance	From 12 Sep, 2024 00:01 hrs To 11 Sep, 2025 Midnight	
Registration No	MH-13-AC-6791	Issuance Date	09/09/2024	
RTO	SOLAPUR	Invoice No.	202978119204000	
Chassis No.	MBJ11JV515006743	EIA No.	Not provided	
Cubic Capacity /Watts	2982 Seats 7			
Year of Manufacture	2010 Body Type SUV			
Engine No.	1KD6512084			
Odometer reading:	0			
Payment Details : 1122409897262 , Date: NaD, Bank Name: BizDirect				
Email ID : captkavathekar@gmail.com GSTIN No :				

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
340,157	0	0	0	0	340,157

Premium Details (₹)			
<b>Own Damage Premium(a)</b>	(₹)	<b>Liability Premium(b)</b>	(₹)
Basic Own Damage:	1327	Basic Third Party Liability:	7897
<b>Total Basic Premium</b>	1327	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (50%)	664	PA Cover for Owner Driver of 1500000 ( CPA Cover Policy Period From Date 12/09/2024 To Date 11/09/2025 )	325
<b>Total - Less</b>	664	PA Cover for Un-Named Persons of 40000 Each (for 7 Persons) (IMT-16)	140
<b>Net Own Damage Premium (a)</b>	663	<b>Net Liability Premium (b)</b>	8412
		<b>Total Package Premium (a+b)</b>	9075
		Integrated Tax 18%	1634
		<b>Total Premium</b>	10709

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible	0
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Previous Policy No.	2302202978119203000	Valid	12/09/2023 to 11/09/2024 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	45%
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If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Shobhana Kavathekar Spouse	Appointee	
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**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 0.50 paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/303/2022/1381 dated 29-03-2022 as prescribed in Government of Maharashtra Order No. Mudrank Mudrank-2017/CR.97/M-1, dated the 09th January 2018, dated 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. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Branch : LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600


Goods and Service Tax Registration No:	27AABCL5045N1Z8	HSN Code	997134
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	AGENT Name : HDFC BANK LTD AGENT Code : 2020704414030002	For HDFC ERGO General Insurance Company Ltd  
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Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

"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

 2302202978119204000 MR RAMESH R KULKARNI COLABA OPP WELLNES FOREVER MUMBAI FLAT NO A 14 SUKHNIWAS 3RD PASTA LANE S B S ROAD COLABA OPP WELLNES FOREVER MUMBAI 400005 -COLABA OPP WELLNES FOREVER MUMBAI 400050 SOLAPUR - 413411 MAHARASHTRA - Tel. 9769090333	<b>Vehicle Details</b> Make TOYOTA KIRLOSKAR Model FORTUNER-3.0 L(2982 CC) Registration No <b>MH-13-AC-6791</b> RTO SOLAPUR Chassis No. MBJ11JV515006743 Cubic Capacity 2982 Seats 7 Year of Manufacture 2010 Body Type SUV Engine No. 1KD6512084 Odometer reading: 0		<b>Proposal Details</b> Proposal No. <b>2302202978119204000</b> Period of Insurance <b>From 12 Sep, 2024 00:01 hrs To 11 Sep, 2025 Midnight</b> Issuance Date 09 Sep 2024 Invoice No. 202978119204000	
	Payment Details : 1122409897262 , Date: NaD, Bank Name: BizDirect Email ID : captkavathekar@gmail.com GSTIN No :			

Insured's Declared Value (IDV) (₹)					
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG Kit	Trailer	Total IDV
340157	0	0	0	0	340157

Premium Details (₹)			
Own Damage Premium(a)	Liability Premium(b)		
Basic Own Damage: 1327	Basic Third Party Liability: 7897		
Total Basic Premium 1327	LL to Paid Driver (IMT-28) 50		
Less: No Claim Bonus (50%) 664	PA Cover for Owner Driver of 1500000 ( CPA Cover Policy Period From Date 12/09/2024 To Date 11/09/2025 ) 325		
Total - Less 664	PA Cover for Un-Named Persons of 40000 Each (for 7 Persons) (IMT-16) 140		
	Net Liability Premium (b) 8412		
	Total Package Premium (a+b) 9075		
	Integrated Tax 18% 1634		
Net Own Damage Premium (a) 663	Total Premium 10709		

Geographical Area	India	Compulsory Deductible (IMT-22)	2,000	Voluntary Deductible (IMT-22A)	0
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Previous Policy No.	2302202978119203000	Valid	12/09/2023 to 11/09/2024 of HDFC ERGO GENERAL INSURANCE CO.LTD.	NCB	45%
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If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Nominee for Owner driver	Shobhana Kavathekar Spouse	Appointee
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AGENT Code : 2020704414030002  
AGENT Name : HDFC BANK LTD

## 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:

- 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 understand that: My premium is derived on the basis of information filled by me, which includes my previous year policy details and No claim Bonus Discount %, if any. HDFC ERGO General Insurance Company (Company) may verify my previous year policy details and may hold claim settlement process till the time confirmation is received from previous insurer. **The Company shall have no liability under this insurance contract if it is found that any of my / our statement on particulars or declaration (other than NCB discount) in this proposal form or other documents are incorrect and / or untrue / false.**
  - If any discrepancy found in the information provided for arriving at NCB discount %, Company shall communicated to me via e-mail &/ or letter for payment of the balance premium amount within 20 days from the date of communication. If the balance amount is not paid by me within 20 days from the date of communication then **Claim will be paid proportionately.**
  - 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.
- 6) I understand the Proposal No. 2302202978119204000 is issued to me basis on above information.
- 7) 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.