

**IFFCO Tokio General Insurance Company Limited.**

Servicing Office : 1st Floor, F-02 &amp; 03, Mangalam Fun Square, Durga Nursery Road, UDAIPUR, RAJASTHAN (State Code:08) - 313001

Motor Private Car Package Policy UIN --IRDAN106P0005V01200001

Certificate Cum Policy Schedule (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

PAN :AAACI7573H GSTIN: 08AAACI7573H2ZB CIN :U74899DL2000PLC107621 IRDAI Reg:106



<b>Policy No:</b>	HIB/56334853	<b>Proposal No. &amp; Date:</b>	HIIB15754498, 24-MAY-2025				
<b>Policy Issued On:</b>	26-Jun-2025 15:51 HRS	<b>Previous Policy No.:</b>	HIB/56158851				
<b>Insured Name:</b>	MRS. SADHNA BABEL	<b>Previous Insurer:</b>	IFFCO Tokio General Insurance Company Limited.				
<b>Insured Address:</b>	W/O PRADEEP BABEL C/O CREATIONS 63,NORTH AVENUE PULA, NEAR PUNJAWATI, BHUWANA, UDAIPUR , RAJASTHAN (State Code:08) -313001 GSTIN - 08AGPPB6761N1ZS	<b>Period of Own Damage :</b>	30-JUN-2025 (00:00) To 29-JUN-2026 (1 YEAR)				
		<b>Period of Liability Cover:</b>	30-JUN-2025 (00:00) To 29-JUN-2026 (1 YEAR)				
		<b>Period of Compulsory Personal Accident Cover:</b>	30-JUN-2025 (00:00) To 29-JUN-2026 (1 YEAR)				
<b>Customer Details</b>	<b>Customer Type</b>	<b>PAN</b>	<b>GSTIN</b>	<b>Nominee Details</b>	<b>Name</b>	<b>Age (Yr.)</b>	<b>Relation</b>
	INDIVIDUAL	XXXXX6761N	08AGPPB6761N1ZS		PRADEEP BABEL	53	SPOUSE

**Vehicle Details**

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	GRAND I10 NIOS	1.2MT KAPPA MAGNA	1197	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
HATCHBACK	RJ 27 CK 2871	UDAIPUR	YES	PETROL	MALB251CLMM177828
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
345,716	0	0	0	345,716	G4LALM771804

Own Damage Premium (A)	Amount(INR)	Liability Premium (B)	Amount(INR)
<b>Basic Own Damage Premium</b>		<b>Basic Third Party Liability Premium</b>	
Vehicle	5,516	Bi-Fuel Kit	0
Non-Elec. Accessories (IMT-24)	0	Geographical Area Extension (IMT-1)	0
Elec. Accessories (IMT-24)	0	<b>Sub Total (Third Party Liability)</b>	<b>3,416</b>
Bi-Fuel Kit (IMT-25)	0	<b>Personal Accident (PA) Cover</b>	
Geographical Area Extension (IMT-1)	0	Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	325
IMT 23 Premium	0	PA Cover for 5 Unnamed Passengers Rs 100000 Each (IMT-16)	250
<b>Sub Total (Basic Premium)</b>	<b>5,516</b>	PA cover for Paid Driver of Rs 2 Lac (IMT-17)	100
<b>Discount/Deductibles</b>		<b>Sub Total PA Cover</b>	<b>675</b>
Voluntary Deductibles (0) (IMT-22A)	0	<b>Legal Liability</b>	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	50
AA Membership (IMT-8)	0	Employees (for 0 persons) (IMT-29)	0
No Claim Bonus (45%)	2,483	<b>Sub Total (Legal Liability)</b>	<b>50</b>
Handicapped Discount (IMT-12)	0	<b>Net Liability Premium (B)</b>	<b>4,141</b>
<b>Sub Total (Deductibles)</b>	<b>2,483</b>	<b>Total Premium (A+B)</b>	<b>12,488</b>
<b>Total Own Damage Premium</b>	<b>3,033</b>	<b>SGST(9%)</b>	<b>1,124</b>
Add On Coverages ( ZD,CM,EP,RTI,KP,PB )	5314	<b>CGST(9%)</b>	<b>1124</b>
<b>Net Own Damage Premium (A)</b>	<b>8,347</b>	<b>Gross Premium Paid</b>	<b>14,736</b>

**Add-on Cover Opted in the Policy:** Zero Depreciation(IRDAN106A0015V01200910), Consumables(IRDAN106RP0005V01200001/A0020V01202223), Engine Protect (IRDAN106RP0005V01200001/A0019V01202223), Return to Invoice(IRDAN106A0015V01200910), Key Protect(IRDAN106RP0005V01200001/A0021V01202223), Personal Belonging (IRDAN106A0015V01200910)

**Notes:** 1. Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

2.This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.	3.Geographical Area Ext. extended to (IMT-1): NA
4. Policy issuance is subject to realization of cheque if premium is paid by cheque	5.The policy is subject to compulsory deductible of INR 1,000 (IMT-22) & Voluntary Deductible of INR 0 .
6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website <a href="http://www.iffcotokio.co.in">http://www.iffcotokio.co.in</a>	

**\*Hypothecation Details: RAJASTHAN MARUDHARA GRAMIN BANK - UDAIPUR - UDAIPUR****Payment Mode: Online**

**Limitations as to use:** The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

**Driver's Clause:** Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

**Limits of Liability Clause:** 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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 Lakhs.

**No Claim Bonus:** 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) - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium.

NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Declaration on Tax Invoice** 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 the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

**Grievance Clause:** For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response,he/she may approach the insurance ombudsman for the redressal of grievance at [www.irdai.gov.in](http://www.irdai.gov.in) or on website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in)

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : RAJASTHAN(State Code : 08), Insurer Invoice Number : HIB/56334853

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and XI of Motor Vehicle Act, 1988.

**Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd.**  
Corporate Office:16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram,  
Haryana 122001

**Scan for Renewal**  
(Valid from 90 Days Prior to  
Expiry)

**For & On Behalf of**  
**IFFCO Tokio General Insurance Company Limited.**

**Broker Code:** 822 (Valid UPTO:30/05/2028)  
**CIN No.:** U67200HR2021PTC098982  
**GST:** 06AAGCH0310P1ZP  
**Email ID:** connect@hiib.in  
**Contact No:** 0124-6833000

**MISP NAME-BADOLA CARS PRIVATE**  
**LIMITED**  
**MISP CODE-HIIB-MHY-0049**  
**DP NAME-APOORVA JAIN**



**Authorized Signatory**

**For Claims, Policy Servicing & Renewal, Kindly contact (BADOLA HYUNDAI) at +91-8279092033**