

**HDFC ERGO General Insurance Co. Ltd.**Private Car Policy - Bundled ,UIN: IRDAN125RP0008V01201819  
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

2311204524031500000

19-FEB-2022 (12:33)

MR. ASHOK BAIJU KESHRI

BUILDING NO HA/42/501 NG SHREERAM VAN  
EVERSHINE CITY VASAI EAST, PALGHAR,  
MAHARASHTRA-401208

GUDDIA KESHRI

Proposal No. &amp; Date P47844020, 19-FEB-2022

Previous Policy No. NA

Previous Insurer NA

Period of Own Damage 19-FEB-2022(12:33) to 18-FEB-2023(Midnight)1 Year

Period of Liability Cover 19-FEB-2022(12:33) to 18-FEB-2025(Midnight)3 Years

Period of CPA Cover 19-FEB-2022(00:00) to 18-FEB-2025(Midnight)3 Years

Age 30 [ FEMALE ]

Relation SPOUSE

Nominee Name

Serving Office of Insurer: HDFC ERGO General Insurance Company Limited 211, 2nd Floor, Arena Corner, Sector 17, Vashi, Navi Mumbai Navi Mumbai 400705 Maharashtra ,MUMBAI, MAHARASHTRA.  
PINCODE:400705, MAHARASHTRA (State Code : 27), PH-22-66383600

PAN: AABCL5045N

GSTIN: 27AABCL5045N1Z8

CIN: U66030MH2007PLC177117

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	ALCAZAR	ALCAZAR 1.5 AT PLATINUM(O) 7S	1493	2022	7
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	VASAI	Yes	DIESEL	MALPC813MNM8140
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,879,955	0	0	0	1,879,955	D4FANM501695

Own Damage Premium (A)		Schedule of Premium (Amount in Rs.)	
<b>Basic Premium</b>			
Vehicle		<b>Deductibles</b>	
Non-Elec. Accessories	53,991	Voluntary Deductibles (0) (IMT-22A)	
Elec. Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	
CNG/LPG Kit (IMT-25)	0	AA Membership (IMT-8)	
Sub Total (Basic Premium)	53,991	No Claim Bonus (0%)	
Geographical Area Extension (IMT-1)	0	Handicap Discount (50%)	
IMT 58 Premium	0	<b>Sub Total (Deductibles)</b>	
Sub Total-Addition	53,991	Add On Coverages (ZD EP CM RTI PB KP)	14.
		<b>Net Own Damage Premium (A)</b>	<b>68,</b>

Liability Premium (B)			
Basic Third Party Liability	9,534	PA Cover For 7 Persons of Rs. 200000 Each (IMT-16)	2.
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	900	Legal Liability for Employees (for 0 persons) (IMT-29)	
		<b>Net Liability Premium (B)</b>	<b>12,</b>
		<b>Total Premium (A+B)</b>	<b>81,</b>
SGST (9%)	7297	CGST (9%)	7.
		<b>Gross Premium Paid</b>	<b>95,</b>
Note: 1. Policy issuance is subject to realization of cheque		4. Geographical Area-India.	
2. Consolidated stamp duty paid to state exchequer		5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
3. The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online		*Subject to IMT Endt. Nos. & Memorandum: 7,15,16,22,28	
<b>Tenure</b>	19-FEB-2022 to 18-FEB-2023		
<b>Total IDV</b>	1,879,955		

**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) I 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 a license. Provided also that the person holding an effective learner's 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 (i) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs 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.

**Hypothecation Details:** ICICI BANK LTD. - Mumbai

MISP: AB-MHY000140 - MODI MOTORS AGENCIES PRIVATE LIMITED Designated Person (DP) Name: KAJAL ASHISH DUBEY, Code: AB-DPHY000185-5229

Receipt No: 2045240315000, Payment Mode: ACH

**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.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : MAHARASHTRA(State Code : 27), Insurer Invoice Number : 2045240315000  
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 Chapter XI of Motor Vehicle Act 1988

For & On Behalf of HDFC ERGO General Insurance Co. L



Scan QR for Latest Status and Renew after 18-NOV-22

Broker's Name & Add: Aditya Birla Insurance Brokers Ltd. One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, IRDA License Number -ABIBL -14600

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