



**IFFCO-TOKIO**  
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 IFFCO-TOKIO GENERAL INSURANCE CO.LTD  
 Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017  
 PRIVATE CAR CERTIFICATE OF INSURANCE CUM SCHEDULE & TAX INVOICE  
 (VEDA Reg. No. 108)  
 Corporate Identification Number (CIN) U74999DL2000PLC107821  
 UIN: #DAH106RFB010V01201E19

**Service Office**

Service Office : IFFCO TOKIO GEN INS CO LTD A wing, Office No 301-303  
 311-312, 3rd Floor, Chintamani plaza Andheri Kurta  
 ANDHERI EAST MAHARASHTR  
 INDIA 400099  
 General Insurance Services: 997134  
 GSTIN : 27AAAC7573H1ZC  
 Phone #: 022 42631215  
 Agent Name: PAL, AKHILESH CHOUTHIRAM  
 Agent #: 41001702  
 Agent Mobile #: 9819264747

ROHIT N MOHITE

Address: A/404, PALMS RESIDENCY SUNCITY, UMELE BASSIEN ROAD, VASAI WEST  
 THANE MAHARASHTR Pin Code 401202  
 INDIA

Phone #: XXXXXXX921 Cover Note #  
 State Code: ZT Place Of Supply: MAHARASHTR GSTIN  
 Country INDIA A UIN

Policy #: 1- P400 Policy # MQ252414  
 2HMGPXOH

Unique Invoice No: 1-2HMGPXOH Status Check: Inforce  
 Invoice/Issuance Date: 08/08/2022 11:47:08

Geographical Area Within India Only  
 Status Check: Inforce

**Insured Motor Vehicle Details & Premium Calculation**

Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV In Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC
H/NEW/7680	2022	Make of Vehicle Force Motors GURDHA 4X4 B56	2596	Package	1425000.00	Non Electrical Accessories are not covered as its value is 0	D72007680	4

Registration Authority	Vehicle	Trailer	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.
	1425000.00	0.00	0.00	0.00	1425000.00	65418.24

**IDV TABLE**

1st Year	2nd Year	3rd Year
1425000.00	1.00	1.00

**Own Damage Section**

Coverage	Own Damage Premium(Rs.)
Basic Premium(Incl. Disc)	21323.70
Electrical Accessories (IMT 24)	0.00
Bi Fuel Kit (IMT 25)	0.00
<b>Add:</b>	
Rallies (IMT 31)	0.00
Foreign Vehicle Loading (IMT 19)	0.00
Geographical Area Extension (IMT 1)	0.00
Trailers (IMT 30)	0.00
Additional Loading	
<b>Less:</b>	
Voluntary Excess Less 0% (IMT 22A)	0.00
Anti Theft Device (IMT 10)	0.00
Automobile Association (IMT 8)	0.00
Handicap Discount (IMT 12)	0.00
Vehicle Use (IMT 13)	0.00
Claim Discount (0.0%)	0.00
<b>Total OD Premium</b>	<b>21323.70</b>

**Liability Section**

Coverage	Third Party Premium(Rs.)
Basic Premium	24595.98
Bi Fuel Kit (IMT 25)	0.00
<b>Add:</b>	
Legal Liability to Driver (IMT 28)	150.00
Legal Liability to Employee (IMT 29)	0.00
PA to Passenger (IMT 16)	225.00
Rallies (IMT 31)	0.00
PA Owner Driver CSI Rs 1500000	975.00
Geographical Area Extension (IMT 1)	0.00
IMT 15	0.00
<b>Less:</b>	
Third Party Property Damage (IMT 20)	0.00
Limit of Liability Under Section I-I (II)	
Any Other Loading Discount	
<b>Total Liability Premium</b>	<b>25945.98</b>

**On Road Protector Coverage**

Coverages	Premium Rs.	Limit Of Liability
Basic Premium (A)	0.00	NA
Medical Extension Premium (B)	0.00	NA
<b>Total Premium (A+B) under Sec 2</b>	<b>0.00</b>	

**Value Auto Coverage**

Coverages	Premium Rs.	Limit Of Liability
Depreciation Waiver Cover		As Per Coverage Wordings
Consumable	5472.00	NA
New Vehicle Replacement Cover	0.00	NA
Daily Rental/Travel Cost	0.00	NA
Personal Effect & Belonging	0.00	As Per Coverage Wordings
Medical Expenses**	150.00	NA
Basic Premium	0.00	NA
Discount (If Opted On Named Basis)	0.00	
Medical Expenses - Total Premium	0.00	
Personal Accident Cover-Owner	NA	Limit Of Liability

**Signature Not Verified**

Digitally signed by SUBRATA MONDAL  
 Date: 2022.08.08 12:22:34 IST  
 Reason: Valid Policy Copy  
 Location: IFFCO Tokio General Insurance Company Ltd, India

Page 1 of 5

1) \*Policy Issuing Office: Delhi\*  
 2) \*Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi\*  
 FOR QCS/CLAIMS CALL 1800 103 5499(Toll Free), 0124-4285499 or SMS "CLAIM" to 56161

भारत सरकार  
GOVERNMENT OF INDIA

रोहित नंदकुमार मोहिते  
Rohit Nandkumar Mohite  
जन्म तारीख / DOB: 18/03/1983  
पुरुष / MALE

आधार  
4955 1608 8650

मेरा आधार, मेरी पहचान

Issue Date: 9/6/2017



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भारतीय विशेष पहचान प्राधिकरण  
Unique Identification Authority of India


पता: ए/404, पार्लेम रेसिडेन्स, सनसिटी, वसाई वेस्ट, उमेली,  
पालघर, महाराष्ट्र, 401202

Address: A/404, Palma Residency, Suncity,  
Vasai West, Umeli, Palghar, Maharashtra,  
401202

Print Date: 17/03/2021

1947

help@uidai.gov.in www.uidai.gov.in



gma

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA

ROHIT N MOHITE  
NANDKUMAR RAJARAM MOHITE  
18/03/1983

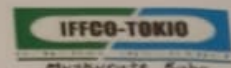
253  
4  
76184

Permanent Account Number

BBQPM0872C

Signature





1. I hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988

2. Warranted that in case of Dishonor of premium cheques. This document stands automatically cancelled "AB-INTTC".

3. Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clauses headed "avoidance of certain terms and right of recovery".

S.Tax.No. AAAC7973HST901

Receipt Particulars:		Instrument #	Instrument Date	Bank
Pay Method	Receipt Amount	YHDF1337596017	08/08/2022	
CashPG	65418.00			
Amount Received				For IFFCO-TOKIO General Insurance Co. Ltd

Subrata Mondal Authorized Signatory

"For quick access to policy services and claim intimation & Quick claim settlement(QCS) kindly download our customer application from - <https://play.google.com/store/apps/details?id=com.iffcotokio.CustomerApp> or <https://apps.apple.com/in/app/iffco-tokio-customer/id1346469178?platform=iphone> Or Call our toll free number- 1800 103 5499 Or Web portal = <https://www.iffcotokio.co.in/claims/register-a-claim> Or Our Service can be accessed through WhatsApp No. 7993407777. Now IFFCO-TOKIO Policy Documents can be stored in DigLocker."

**Policy Wording for Private Car**

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

**NOW THIS POLICY WITNESSETH:** That subject to the Terms, Exclusions and Conditions contained herein or endorsed or expressed herein, a **LOSS OF OR DAMAGE TO THE VEHICLE INSURED(DOWN DAMAGE)** The company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon:

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricanes storm tropical cyclone hailstorm frost;
- vi. by accidental external contact;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail in land-waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- 1 For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bags - 30%
- 2 For filter glass components - Nil
- 3 For all parts made of glass - Nil
- 4 Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:

- (i) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failure or breakage;
- (ii) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement, and in the event of the vehicle being disabled by reason of loss or damage to tyres and tubes the liability of the company shall be limited to 50% of the cost of replacement of the tyres and tubes;
- (iii) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the vehicle being disabled by reason of loss or damage to tyres and tubes the liability of the company shall be limited to 50% of the cost of replacement of the tyres and tubes;

The insured may authorize the repair of the vehicle to be carried out at the insured's own expense and the Company may be liable under this Policy provided that:

- a) the estimated cost of such repair including replacements, if any does not exceed Rs.500/-;
- b) the Company is furnished herewith with a detailed estimate of the cost of repair; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

**SUM INSURED - INSUREE'S DECLARED VALUE (IDV)**  
The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the interest vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewed and adjusted for depreciation (as per schedule below).

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

The age-wise depreciation will be as mentioned in the schedule in the 'IDV TABLE'.  
This value will be applicable for the purpose of total loss/CTL.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

**LIABILITY TO THIRD PARTIES**  
1. Subject to the limits of liability as laid down in the Schedule herein the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:-  
a) death or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable for such death or bodily injury arising out of and in the course of the employment of such person by the insured.  
b) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.  
PROVIDED ALWAYS that the company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any cartway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading therefrom.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe traffic and be subject to the terms, exclusions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe traffic and be subject to the terms, exclusions and conditions of this Policy in so far as they apply.

5. The Company may at its own option:  
a) arrange for representation at any inquest or fatal inquiry in respect of any death which may be the subject of indemnity under this Policy and  
b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy.

**AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**  
Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicle Act, but the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

**APPLICATION OF LIMITS OF INDEMNITY**  
In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

**PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**  
Subject otherwise to the terms, exclusions, conditions and limitations of this policy the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or while driving or mounting/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- a) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 1500000 during any one period of insurance.
- b) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening while such person is under the influence of intoxicating liquor or drugs.
- c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

- (i) the owner-driver is the registered owner of the vehicle insured herein;
- (ii) the owner-driver is the insured named in this policy
- (iii) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

**Signature Not Verified**  
Digitally signed by SUBRATA MONDAL  
Date: 2022.08.08 12:22:34 IST  
Reason: Valid Policy Copy  
Location: IFFCO Tokio General Insurance Company Ltd, India



Personal Accident Cover-Insured Person's	NA	Owner Driver	-	-	-
No Claim Bonus Protection	0.00	Insured Person's	-	-	-
Increased Property Damage Liability Benefit	0.00				NA
Wreckage/Debris Removal & Transportation Cost	0.00				NA
Towing & /or Removal & Storage Of The Insured Vehicle	125.00				NA
Transport,Redelivery or Repatriation Of Repaired Vehicle	0.00				Rs. 12000
Accommodation & Travelling Expenses	0.00				NA
Engine Gear Box Protection	2422.50				NA

**GST DETAILS**

As Per Coverage Wording

Percentage	CGST	SGST	UTGST	IGST	KERALA CESS
Amount	9.00	9.00	0.00	0.00	
	4989.53	4989.53			

"Whether GST is Payable on Reverse Charge Basis - No"  
 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.

**Premium Bifurcation (Rs.)**

Liability Section	OD Section	Road Protector	Value Auto	Gross Premium	Total GST(Incl. Keria Cess)	Total Invoice Amount
25945.98	21323.70	0.00	8169.50	55439.18	9979.06	65418.24

Since you, as Insured, have declared that you have an alternate Stand alone Compulsory PA coverage / PA Coverage against death and permanent disability (total or partial) for CBI of atleast Rs. 15,00,000, you have opted to delete Compulsory PA cover under this policy.

This policy of type 'New Vehicle Without NCB' with age of vehicle '0' is issued as a brand new vehicle and if it is otherwise, the benefits under the present policy will stand forfeited. For this New Vehicle 'MH/NEW/7880' is a system generated number for Internal Reference only. Client needs to contact nearest Iffco Tokio Branch for inclusion of Registration number issued by RTD within 60 days of Policy Inception.

Under Hire Purchase /Hypothecated/Lease Agreement with STATE BANK OF INDIA | Nominees: (DUMMY),  
 Subject to IMT Endorsement Nos. 7,28,16

Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trials, Use in connection with Motor Trade  
 Driver Clause: Any person including insured: provided that the person driving holds and 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 The Central Motor Vehicles Rules, 1989  
 No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy  
 The preceding year 20 % Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%  
 Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

Limit of Liability  
 Under Section II-(I) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988 Deductible under Section I  
 Under Section II-(II) As per premium computation table Voluntary Excess:  
 Under Section III PA Owner- Driver as per premium computation table  
 Compulsory Excess: For Vehicle CC not exceeding 1500 cc, Rs 1000/- For Vehicle CC exceeding 1500 cc, Rs 2000/-  
 PUC Details:

Inspection Status  
 Inspection Date: Inspection Ref No.: Inspecting Agency

Since you, as Insured, have declared that you have an alternate Stand alone Compulsory PA coverage / PA Coverage against death and permanent disability (total or partial) for CBI of atleast Rs. 15,00,000, you have opted to delete Compulsory PA cover under this policy.

This policy of type 'New Vehicle Without NCB' with age of vehicle '0' is issued as a brand new vehicle and if it is otherwise, the benefits under the present policy will stand forfeited. For this New Vehicle 'MH/NEW/7880' is a system generated number for Internal Reference only. Client needs to contact nearest Iffco Tokio Branch for inclusion of Registration number issued by RTD within 60 days of Policy Inception.

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 Subject to IMT Endorsement Nos. 7,28,16

Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trials, Use in connection with Motor Trade  
 Driver Clause: Any person including insured: provided that the person driving holds and 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 The Central Motor Vehicles Rules, 1989  
 No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy  
 The preceding year 20 % Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%  
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 Under Section II-(I) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988 Deductible under Section I  
 Under Section II-(II) As per premium computation table Voluntary Excess:  
 Under Section III PA Owner- Driver as per premium computation table  
 Compulsory Excess: For Vehicle CC not exceeding 1500 cc, Rs 1000/- For Vehicle CC exceeding 1500 cc, Rs 2000/-  
 PUC Details:

Inspection Status  
 Inspection Date: Inspection Ref No.: Inspecting Agency

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.

Previous Policy Number	Previous Insurer Name and Address	Policy Expiry Date
		//

Signature Not Verified

Digitally signed by SUBRATA MONDAL  
 Date: 2022.08.08 12:22:34 IST  
 Reason: Valid Policy Copy  
 Location: IFFCO Tokio General Insurance Company Ltd, India

**GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)**

- The Company shall not be liable under this Policy in respect of
- any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
  - any claim arising out of any contractual liability;
  - any accidental loss and/or liability caused sustained or incurred whilst the vehicle insured herein is
    - being used otherwise than in accordance with the 'Limitations as to Use' or
    - being driven by or for the purpose of being driven by a person other than a Driver as stated in the Drivers' Class.
  - Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
    - Any liability of what an ever nature directly or indirectly caused by or contributed to by or arising from ionizing 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 description combustion shall include any self-contained process of nuclear fission.
  - Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
  - Any accidental loss or 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 warlike operations (whether before or after declaration of war) civil war, riotous rebellion, military or usurped power or by any direct or indirect consequences 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.

**DEDUCTIBLE**

The Company shall not be liable for each and every claim under Own Damage Section (sum of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

**CONDITIONS**

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear. Every letter claim with a summons and/or process or copy thereof shall be forwarded to the Company immediately upon receipt by the insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution, lawsuit or legal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

- No admission after promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be notified if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
- The Company may at its own option repair, re-plate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
  - for total loss/construction total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
  - for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
- The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle is driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.
- The Company may cancel the policy by sending seven days notice by recorded delivery to the Insured at Insured's last known address and in such event will return to the Insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the Insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the Insured shall be entitled to a return of premium less premium at the Company's Short Rate for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs. 100/- (or Rs. 25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced. The Company shall not be liable to pay or contribute more than its equitable proportion of any compensation, cost or expenses.
- If any dispute or difference shall arise as to the question to be paid under this policy (liability being otherwise admitted), such disputes shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators as hereinafter provided, if the Company has disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained. It is also hereby further expressly agreed and declared that if the Company shall discontinue liability to the Insured for any claim hereunder and shall not thereafter be recoverable hereunder. The date of observation and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be condition precedent to any liability of the Company to make any payment under this Policy.
- In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. All such applications should be accompanied by:
  - Death Certificate in respect of the Insured
  - Proof of title to the vehicle
  - Original Policy

**"BENEFITS"**

**DEPRECIATION WAIVER(UIN: IRDAN106HP9010V01201R19/A005Y01201R19)**

In the event of Damage to the Insured Vehicle(s) as per Section B 'Scope of Coverage', We will provide the benefit of 'Depreciation Waiver' provided that You have paid the additional premium and subject to the following:

- We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report, approved by Us in case of partial loss claim settlement, as per Condition No. 3) a) under Standard Motor Package Policy Insured with Us by You.
  - The Replacement of parts(s) is/are considered necessary only if part(s) are irreparable in the opinion of the Surveyor appointed by Us notwithstanding Your choice of replacing the part(s).
- What is not covered:**
- Any excess of Standard Motor Package Policy or any excess of this Coverage.
  - Any partial payment of amount deducted towards depreciation i.e. less than or part of the percentage mentioned in the Special Condition 1) of Section 'B' 'Scope of Coverage' unless we have decided to provide the limited coverage of depreciation waiver.

**PERSONAL EFFECT AND BELONGINGS(UIN: IRDAN106HP9010V01201R19/A005Y01201R19)**

On the payment of additional premium We will pay for personal effects, belongings and clothing belonging to Insured person(s), which are in/on the insured vehicle and:-

- 1) Damaged as a result of insured perils operating upon the Insured Vehicle.
- 2) Stolen from the locked Insured Vehicle.
- 3) Stolen at the same time as Insured Vehicle.

**Limit of Liability:**  
However We will not pay for more than actual value of property stolen/damaged i.e. New Replacement cost of any item in India less an allowance for age, wear & tear and depreciation.

Table 4A		Table 4B	
Private Car		Two Wheeler	
Cubic Capacity	Limit	Cubic Capacity	Limit
Upto 1000 CC	Rs. 7,500/-	Upto 150 CC	Rs. 2,000/-
Above 1000 CC upto 1750 CC	Rs. 10,000/-	Above 150 CC upto 300 CC	Rs. 3,000/-
Above 1750 CC	Rs. 15,000/-	Above 300 CC	Rs. 4,000/-

Table 4C		Limit of liability	
Commercial Vehicle		75% of the limit given in the Table 4B for Two Wheelers	
Two Wheelers		Rs. 4,000/-	
Three Wheelers (Goods Carrying & Passenger Carrying Vehicles)		Rs. 6,000/-	
Taxi	Upto 1000 CC	Rs. 9,000/-	
	Above 1000 CC and upto 1750 CC	Rs. 12,500/-	
	Above 1750 CC	Rs. 10,000/-	
All other Commercial Vehicles		Rs. 10,000/-	

**What is not covered:**

- We will not be pay for:
- Money, stamp, debit or credit cards, tickets, vouchers, documents, securities.
  - Any jewellery items including gems, stones.
  - Goods or samples carried in connection with any trade or business.
  - Mobile phones, Radio cassette or CD Players, laptops and/or any accessory of the Insured Vehicle.
  - Property stored within the Vehicle in locked and all doors and windows properly fastened while unattended.
  - Any Claim unless the complete set of items kept/in is registered with concerned legal Authorities and report copy obtained.
  - Any Claim in respect of paid passengers or for other than Insured person(s).

**Special Provisions:**  
The benefits under this part are not subject to our liability under Standard Motor Package Policy for You.

**TOWING AND/OR REMOVAL/STORAGE OF THE INSURED VEHICLE(UIN: IRDAN106HP9010V01201R19/A005Y01201R19)**

On the payment of additional premium We will cover You by way of payment or arrangement of service, for the reasonable cost of towing, removal including storage, protection of the Insured Vehicle in the nearest garage, repair or place of safety or any other place at our choice provided that the Insured Vehicle(s) is/are damaged as per Section B the 'Scope of Coverage'.

**Limit of Liability:**

The maximum amount covered under this benefit is as per the limit mentioned in the schedule.

**What is not covered:**

- We will not be liable for:
- Any amount payable under any other policy or the coverage or benefits of this coverage unless the amount has already been accounted for while settling the claim.
  - Any claim unless the bill, receipt for amount insured is/are submitted to us.
  - Any claims if the Insured vehicle is able to drive on its own power on self propelled basis unless in our opinion it could increase or aggravate the damage sustained by the Insured Vehicle.

**ENGINE AND GEAR BOX PROTECTION COVER(UIN: IRDAN106HP9010V01201R19/A005Y01201R19)**

**Coverage:**  
If there is damage to the internal parts of the Engine and/or to the Gear box of Insured vehicle arising out of Water Ingression or Leakage of Lubricant oil due to accidental cause, then IFFCO-Tokio will pay the cost of repair/replacement of internal parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, re-boring/lathe work of engine cylinder, compression tests and other mechanical

Signature Not Verified

Digitally signed by SUBRATA MONDAL  
Date: 2022.08.08 12:22:34 IST  
Reason: Valid Policy Copy  
Location: IFFCO Tokio General Insurance Company Ltd, India

Vahan Ref No : 240400422865

Bank Ref No : SBICB24095123829835624525

**FORM 35**

(See Rule 61(1))

Notice of Termination of an Agreement of  
Hire Purchase/Lease/Hypothecation

(To be made in duplicate and in Triplicate where the original Registering Authority is different, the duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to the financier simultaneously on making the entry in the Certificate of Registration and form 24)

To


The Registering Authority  
.....

We hereby declare that the agreement of Hire Purchase/Lease/Hypothecation entered into between us has been terminated. We, therefore, request that the note endorsed in the Certificate of Registration of Vehicle No. **MH48CK5355** in respect of the said Agreement between us be cancelled. The Certificate of Registration together with the fee is enclosed.

Date : 04/04/2024

*ms*  
Signature or thumb impression of the Registered Owner.

Date : 04/04/2024

  
Signature of the FINANCIER with official Seal and address.

\*Strike out whichever is inapplicable

"Vehicle Owner may visit the <https://parivahan.gov.in/parivahan/> portal for endorsement of hypothecation termination on the Registration Certificate."



STATE BANK OF INDIA

TO WHOM SO EVER IT MAY CONCERN

AUTO LOAN CLOSURE LETTER

भारतीय स्टेट बैंक  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

This is to certify that the auto loan account of under mentioned borrower is closed. You may vacate Hire Purchase/Lease/Hypothecation charges noted in your Regional Transport Office record as well as in Certificate of Registration of the owner of the vehicle since Loan-cum Hypothecation Agreement between Bank and borrower has been terminated.

Name of the Borrower : Mr. ROHIT NANDKUMAR MOHITE  
Loan Account No : 41178281244  
Loan Amount : 1600000  
Date of Loan Closure : 04/04/2024  
Bank Ref. No : SBICB24095123829835624525  
Vehicle Registration No : MH48CK5355  
Vahan Ref. No : 240400422865  
Vahan Ref. Date : 04/04/2024

Date : 04/04/2024

(Signature of the Branch Manager)

<https://sbi02184svr.bsc.6004/html/018883.htm>  
bank.sbi  
+91 250 2332293  
sbi.02184@sbi.co.in

नवघर (बसीन रोड) शाखा  
शाखा फूट क्र. 02184  
के.टी. एम्पायर, वसई रोड (प.),  
जि. पालघर - 401 202.

नवघर (बसीन रोड) शाखा,  
शाखा फूट क्र. 02184  
के.टी. एम्पायर, वसई रोड (प.),  
जि. पालघर - 401 202.

Navghar (Bassein Road) Branch  
Branch Code : 02184  
K. T. Empire, Vasai Road (W),  
Dist. Palghar - 401 202.



**Regn. No. MH48CK5355**

**MH16182332**

Regd. Owner **ROHIT NANDKUMAR MOHITE**  
S/D/W of **NANDKUMAR MOHTE**  
Purpose **NEW / HPA**  
Regn. Date **13/08/2022**

Colour **GREEN**  
Fuel **DIESEL**

Vehicle Class **Motor Car - NT**  
Body Type **BODY ON LADDER CHASSIS HARDTOP**  
Manufacturer **FORCE MOTORS LIMITED, A FIRODI**

Chassis No. **MC1D4EGA8PP002075**  
Engine No. **D72007680**

Model No. **GURKHA 4X4 2400WB 3D 3+D**

Hypothecated To **STATE BANK OF INDIA**  
Manufacturing Dt. **07/2022**

Seat Capacity **004**

Stand. Capacity **00**

Tax Paid Up To **LTT**

Regd. Validity **12/08/2037**

Address **A/404 PALMS RESIDENCY VASAI WEST SUNCITY  
UMELE BASSEIN ROAD PALGHAR PALGHAR MH  
401202**

No. Of Cyc **04**

Owner Serial **01**

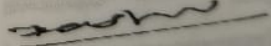
Unladen Wt **002266**

Cubic Capacit **002596**

Wheel Base **002400**

R.L.W **002570**

**DY RTO VASAI**  
Issuing Authority

  
Signature Of Issuing Authority