



Reliance Commercial Vehicles (GCV Other than 3 Wheelers Public) Package Policy- Schedule

Policy Number: 11032223340065967	Proposal/Covernote No: R20092235819
Insured Name : MR.GIRISH DASHRATH GADE	Period of Insurance: From 00:00 Hrs on 26-Sep-2022 to Midnight of 25-Sep-2023
Communication Address : ROOM NO-173 NEW JALFALWADI, VASANTRAO NAIK CHOWK POLICE,COMPOUND TULSIWADI,TARDEO,MUMBAI,,MAHARASHTRA,,INDIA,400034	Policy Issuing Branch : UNIT NO- 202, 2ND FLOOR, LOTUS IT PARK, ROAD NO-16, WAGLE INDUSTRIAL ESTATE, THANE (WEST),,,MAHARASHTRA,400604
Mobile No : 9773452359	Tax Invoice No. & Date : R20092235819 & 23 Sep 2022 12:26
Email-ID : NA	GSTIN/UIN & Place of Supply: MAHARASHTRA

Insured Vehicle Details			
Registration No.	MH01CR9119	Mfg. Month & Year	SEP-2017
Make / Model & Variant	Eicher/Pro & 1049 C Fsd Bs4	CC / HP	3298
Engine No./Chassis No.	156911/378926	LCC Including Driver	2
Type of Body	NA	GVW	4995
RTO Location	MAHARASHTRA - Mumbai Central-Tardeo	Total Premium ₹	19590.00
Carrier Type	Public	IDV ₹	
Manufacturer fully build in	Yes	Hypothecation/Lease	Dena Bank ,
Vehicle Sub Class	Truck	Goods Type	Non Hazardous

Insured Declared Value (IDV)			
Chassis IDV ₹	0.0	Non Electrical Accessories ₹	0.0
Body IDV ₹	0.0	CNG / LPG Kit ₹	0.0
Vehicle IDV ₹	375228.00	Trailer / Side Car ₹	0.0
Electrical / Electronic Accessories ₹	0.0	Total IDV ₹	375228.00

Premium Summary			
Own Damage - Section I	Amount(₹)	Liability - Section II	Amount(₹)
Basic OD	1642.56	Basic Liability (TPPD 1)	16049.00
Covers for Lamps Tyres/Tubes Mudguards/Bonet/Side parts etc (IMT-23)	246.38	Total Basic Liability Premium	16049.00
Total Basic Own Damage Premium	1888.94	PA Benefits - Section III	
Less		Compulsory PA cover to Owner Driver	375.00
Deduct 50 % for NCB	-944.47	Total PA Premium	375.00
Sub Total of Deductions	-944.47	Legal Liability to paid driver and/or Conductor and/or cleaner	50.00
TOTAL OWN DAMAGE PREMIUM	944.47	TOTAL LIABILITY PREMIUM	16474.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	17418.00
		CGST on OD Premium (@9.00 %)	123.00
		SGST on OD Premium (@9.00 %)	123.00
		CGST on TP Premium (@6.00 %)	963.00
		SGST on TP Premium (@6.00 %)	963.00
TOTAL PREMIUM PAYABLE			19590.00

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT ,40,23,21,7

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 30th September of the next financial year"

PA-Nominee Details	Name	Age	Relation
1	MRS SAVITA G GADE	23	Spouse

Consolidated Stamp duty Paid vide Letter of Authorisation No "LOA NO.CSD/411/2022/ (Validity Period from Dt. 21/07/2022 to Dt. 15/07/2023) /3178 DT.21 JUL 2022" at General Stamp Office, Mumbai.** Not Applicable for the State of Jammu & Kashmir

21A45151 / Gavadu Patil
9821064969
sn.powar46@gmail.com

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID	POS UID Aadhaar No. / PAN No.
Limits of liability	:	PA cover for owner driver under section III CSI ₹1500000.0 (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988.(b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 7,50,000/-, TPPD 2 Sum Insured - ₹ 6,000/-).	
Limitations as to use	:	The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.	
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 or obtaining such a license. Provided that the person holding a valid learner's license may drive the vehicle when not used for the transport of goods at the time of the accident 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 ₹500.0/- (ii) Additional compulsory deductible ₹0 (iii) Voluntary deductible ₹ 0.0/-	

Compulsory PA cover for owner driver :

Insured is not eligible for compulsory PA cover for owner driver in the policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:

"I/ we hereby declare that I/ we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."

In case you have missed it, please opt for the compulsory PA cover by payment of an additional premium as applicable. Liability of insurance company shall commence from the date of issuance of endorsement.

"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"

The NCB provided is on Basic OD Premium excluding Add-on wherever applicable. 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.

*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.

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.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

The 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.

Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule.

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.

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: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

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.

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.

Special Conditions :

NA

Policy has been issued with reference to vehicle inspection report, reference lead no. InspectionID_HIDE & special conditions. The inspection report remarks can be viewed on company's website by the lead no.

For Reliance General Insurance Co. Ltd.

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:** IRDAN103RP0012V02100001. 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/GCV/PS/Ver. 1.3/310118.



Authorised Signatory

Reliance General Insurance Company Limited

Risk Assumption Letter

Dear Mr. **GIRISH DASHRATH GADE**

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 110322223340065967 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH01CR9119	Mfg. Month & Year	SEP-2017
Make / Model & Variant	Eicher/Pro & 1049 C Fsd Bs4	CC / HP / Watt	3298
Engine No./Chassis No.	156911/378926	LCC Including Driver	2
Type of Body	NA	GVW	4995
RTO Location	MAHARASHTRA - Mumbai Central-Tardeo	Total Premium ₹	19590.00
Carrier Type	Public	IDV ₹	375228.00
Manufacturer fully build in	Yes	Hypothecation/Lease	Dena Bank ,

Insured's Declared Value (IDV)			
Chassis IDV ₹	0.0	Non Electrical Accessories ₹	0.0
Body IDV ₹	0.0	CNG / LPG Kit ₹	0.0
Vehicle IDV ₹	375228.00	Trailer / Side Car ₹	0.0
Electrical / Electronic Accessories ₹	0.0	Total IDV ₹	375228.00

Previous Policy Details		
Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status
110322123340049050	From :26-09-2021 To : 25-Sep-2022midnight	<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

- Nil Depreciation Cover** No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims.
- 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/-).
- Additional Limit of TPPD** Indemnify the Insured for an additional TPPD amount opted for damage to property other than the property belonging to the Insured or held in trust or in custody of Insured.
- 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

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 on 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.

(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.)

For Reliance General Insurance Co. Ltd.

Authorised Signatory

Know your Policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle details.

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 022 4890 3009(Paid No) or visit any of our branches. Kindly refer to the Key Feature Document and Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

What documents do you require for making any change to your Policy

1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address

Documents required: Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

2. Changes in electrical and non electrical accessories/CNG/LPG kit

Documents required: Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

3. Changes in financier details (Hypothecation/Lease/Hire purchase)

Documents required: Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



How to register a Claim - Reimbursement



What documents do you require to register a Claim

1. Claim form duly filled and signed (company stamp in case of company registered vehicles)
2. Registration copy
3. Driving License of the driver at the time of loss
4. Policy copy
5. Vehicle fitness certificate
6. Vehicle route permit
7. Vehicle carriage permit
8. Road tax copy
9. Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre 022 4890 3009(Paid No) Delay in intimation would result in the violation of policy condition. 2. Any additional document, if required, will be informed.

How to renew your policy conveniently



Visit reliancegeneral.co.in and renew online



Call 1800 3009 and renew



Submit a cheque/DD along with signed Renewal Notice to branch/agent and renew

Payment Modes

-  Internet banking
-  Cheque/DD
-  Credit/Debit Card

Proposal Form for Reliance Commercial Vehicles Package Policy (Other than Motor Trade Internal Risks Policy)

(The queries made/details stated below are the minimum requirement to be furnished by a proposer.

The Insurer may seek any other information as desired for under for underwriting purpose.)

*(Applicable to all classes of vehicles with suitable amendments in 'Limitations as to Use')

PCV GCV MISC D Trailer

For Office Use Only

Policy Number _____ Date 22-09-2023
 Savvion Reference No _____ Inspection Lead No. _____

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name GAVADU PATIL Code 21A45151
 Branch Name Thane Lotus Code 1103
 Sales Manager Name Santosh Baikar Code 70251427

*POS PAN No. _____ *POS UID Aadhaar No. _____

Details (To be filled in BLOCK LETTERS)

- This Proposal is for A new Policy Renewal of Policy Endorsement Others (Please specify)
- Proposer's Full Name Mr. Mrs. GIRISH DASHRATH GADE
- Address _____ Address for Communication _____ Address where Vehicle is Normally Kept and Used _____
 Flat/Building/Door/Block No. ROOM NO-173 NEW JALFALWADI,
 Road/Street/Sector VASANTRAO NAIK CHOWK
 Nearest Landmark _____
 Area _____
 City MUMBAI,
 Pin Code 400034
 State MAHARASHTRA,
 Country India
 Phone _____ Mobile 9773452359
 Emergency Contact No. _____ Blood Group _____
 Email NA Fax _____
- Period of Insurance From 26/09/2022 To 25/09/2023
- Source of Funds Business Profession Salary Agricultural Income Savings Others
- Monthly Income Upto ₹ 20,000 ₹ 20,001 to ₹ 50,000 ₹ 50,001 to ₹ 1,00,000 ₹ 1,00,001 and above
- UID Aadhaar No. _____ 7. PAN No. _____

Details of the Vehicle

- Registration Number MH01CR9119 9. Date of Registration 10-Oct-2017
- Registering Authority & Location MAHARASHTRA - Mumbai
- Year & Month of Manufacture SEP-2017 12. Cubic Capacity 3298
- Engine Number 156911
- Chassis Number 378926
- Make of Vehicle EICHER
- Type of Body/Model NA/PRO

17. Gross Vehicle Weight (GVW)/Cubic Capacity (C.C.) 4995
18. Goods type (Applicable only if GVW+7500kgs) Hazardous Goods Non-Hazardous Goods
19. Is the Vehicle made in India? Yes No
20. Max. Licensed carrying capacity (No. of Passengers) in case of Passenger carrying vehicles 1
21. Vehicle Category Bus Taxi
 Vehicle usage type (Applicable if bus): Contract Carriage Stage Carriage Private Usage
 Vehicle usage sub type (Applicable if Contract Carriage): School Bus Employee pickup Bus Others
22. Seating capacity (Including Driver) 2

Details of the Vehicle Type and Use

24. a. Whether the Vehicle is driven by Non-conventional source of power? Yes No If yes Bi Fuel CNG LPG

Insured's Declared Value (IDV) of vehicle Chassis Body	Non - electrical accessories fitted to the vehicle (₹)	Electronic accessories fitted to the vehicle (₹)	Value of CNG/ LPG Kit Bi Fuel (₹)	Total Value (₹)
375228.00	0.0	0.0	0.0	375228.00

- b. Do you have a valid PUC? Yes No

(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.)

25. Details of Driver : (a) Age of Owner Driver _____ Others _____
 (b) Does the driver suffer from defective vision or hearing or any physical infirmity. Yes No
 If "Yes" please give details. _____
 (c) Has the driver ever been involved for causing any accident or loss? Yes No
 If "Yes" please give details as under including the pending prosecution, if any:- _____

26 (d) D.O.B _____

27. Add On Covers (Subject to availability and eligibility) Yes No
- (a) Easy Monthly Instalment (EMI) Protection Cover: (RGI-MO-A00-00-17-V01-14-15) Yes No

If Yes, please choose any one option;

Plan I - 1 EMI, EMI Amount: ₹ _____ Plan II - 2 EMIs, EMI Amount ₹ _____

Plan III - 3 EMIs, EMI Amount: ₹ _____

- (b) Additional Towing Charges
- (c) Nil Depreciation Cover:
- (d) Total Cover
- (e) Voluntary Deductible
- Voluntary Deductible amount opted ₹ _____
- (f) Emergency Hotel Accommodation
- Benefit Amount: ₹ 0.0
- (g) Additional Limit of TPPD
- Additional amount opted: ₹ 0.0
- (h) Personal Belongings Cover
- Benefit Amount: ₹ 0.0
- (i) Daily Allowance Benefit
- Per day allowance amount opted ₹ _____
- Coverage Days opted _____
- (j) Daily Allowance Benefit Plus
- Per day allowance amount opted: ₹ 0.0
- Coverage Days opted: 0
- (k) Tools and Equipment Cover
- (l) Any other Details _____

28. Is the vehicle fitted with any Anti-theft device approved by the ARAI? Yes No 0.0
If yes, please attach certificate of Installation in the vehicle, issued by Automobile Association of India.
29. Are you a member of Automobile Association of India? If yes, please submit membership copy. Yes No 0.0
30. Whether the Vehicle is used for Driving Tuitions? Yes No 0
31. Whether use of Vehicle is limited to Own Premises? Yes No 0.0
32. Whether the commercial vehicle is also used for Private purposes (excluding use for hire or reward)? Yes No
33. Whether the Vehicle is fitted with Fibre Glass Tank? Yes No
34. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country? Yes No
If so, is the duty element included in the IDV?
35. Whether the Vehicle is design for use of Blind/Handicapped/Mentally Challenged Person? Yes No
36. Date of purchase of the Vehicle by the Proposer 10-Oct-2017
37. Whether the Vehicle at the time of purchase was New Second Hand

Risk Inclusions

38. Liability to third parties: The policy provides Third Party Property Damage (TPPD) of ₹ 1 lakh (Two wheelers) and ₹ 7.5 lakhs (other class of vehicles)
Do you wish to restrict the above limits to the statutory TPPD Liability limit of ₹ 6000/- only? Yes No
Do you wish to cover legal liability to?
(a) Driver/Conductor /Cleaner (No. of persons) Yes No
(b) Other employees (No. of Persons) Yes No
(c) Non-fare paying passenger (No. of persons) Yes No
39. Do you wish to include personal Accident (P.A.) Cover for paid drivers, cleaners and conductors? Yes No
If Yes, give name and Capital Sum Insured (CSI) opted for. The maximum CSI available per person is ₹ 1 Lakh in the case of Motorised two-wheelers and ₹ 2 lakhs for other classes of vehicles.

40. Personal Accident Cover for Owner Driver. Please give details of nomination

Name	Name of Nominee	Age of Nominee	Name of Appointee (if Nominee is Minor)	Relationship	Address
	MRS SAVITA G GADE	23		Spouse	

(Note: 1. Personal Accident cover for owner driver is compulsory for Sum Insured of ₹15,00,000/- for Two Wheeler, Private Car, GCV, PCV and Misc-D

2. Compulsory PA cover for owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license)

41. Do you wish to include Personal Accident cover Named Persons? Yes No

Name	CSI Opted	Name of Nominee	Age of Nominee	Name of Appointee (if Nominee is Minor)	Relationship	Address

41. Extension of Geographical Area:

Whether extension of Geographical Area to the following countries required?

1. Bangladesh 2. Bhutan 3. Maldives 4. Nepal 5. Pakistan 6. Sri Lanka

Details of Hire Purchase / Hypothecation / Lease

42. Please state if the vehicle is under Hire purchase Lease Agreement Hypothecation Agreement

If so, give name and address of concerned parties.

43. Full Name M/s Dena Bank

44. Address

Insured's Declared Value (IDV) of vehicle Chassis Body	Non - electrical accessories fitted to the vehicle (₹)	Electronic accessories fitted to the vehicle (₹)	Value of CNG/ LPG Kit Bi Fuel (₹)	Total Value (₹)

375228.00	0.0	0.0	0.0	375228.00
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Note

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this tariff and it will be fixed at the commencement of each policy period for each insured vehicle.

The IDV of the vehicle is to be fixed on the basis of manufacturers' listed selling price of the brand & model as the vehicle proposed for insurance at the commencement of insurance / renewal, and adjusted for depreciation as per policy wordings.

Details of Previous Insurance

45. Full Name of previous insurer Reliance General Insurance Company Ltd.
46. Address Unit no- 202, 2nd Floor, Lotus IT Park, Road no- 16, Wagle Industrial Estate, Thane (west)
47. Policy Number 110322123340049050 Previous policy Expiry 25-Sep-2022
48. Type of cover: Package Policy Liability Only Other (To be describe)
49. NO CLAIM BONUS allowed under previous policy (%)
50. Claims taken in previous policy Yes No
 If yes, No. of Claims Claims Amount ₹
51. Are you entitled to No Claim Bonus Yes No
 If yes, please submit/attached proof thereof

Payment Details

- Cheque / DD Cheque / DD No.
 Cheque/DD Date Cash Credit Card Others

Proposer's Bank Details

52. Name of the Bank Account Holder
53. Bank Account No.: 54. Account: Saving Current
55. Name of the Bank
56. Branch
57. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)
58. IFSC Code (11 character code appearing on your cheque leaf)

I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.*

*As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

Declaration by Proposer

I/We hereby declare that the statements made by me/us in this Proposal Form 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 RELIANCE 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/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. • I have read and understood the brochure, prospectus, sales literature & Policy wordings and confirm to abide by the same. • I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). • I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. • I/We further understand and agree that RELIANCE General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, RELIANCE General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by RELIANCE General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to RELIANCE General Insurance as contained herein and under the relevant laws and regulations. • I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by RELIANCE General Insurance shall stand suspended. • I/We also shall endeavour to procure the renewal notice and pass on the same to RELIANCE General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance CO.Ltd. This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or nondisclosure of any material particulars by the Proposer. 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, 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. • I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST. • I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract

This proposal form was completed by

You can support our Go Green Initiative by saying "No" to Policy kit, Renewal Notice and Other Communications hard copy. We will be sending you a digitally signed soft copy on your registered Email ID & Mobile number.
 Hard copy required Yes No

Name :
 Date : 23 Sep 2022 12:26

Place :
 Date : 23 Sep 2022 12:26

Signature

Signature of Proposer & Company Seal

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

- 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.
- 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.

Supporting Confirmation of Agent/Broker/SM/CSO

I confirm the above signature to be of the registered owner of the vehicle proposed for insurance

Name of IRDA Agent/Broker Mr. Mrs. GAVADU PATIL

Place :
 Date :

(In case of Direct Business, Name & Signature of CSO / SM to be taken)

Signature of IRDAI Agent/Broker

* Mandatory details to be filled