HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

Motor Insurance - Two Wheeler Package Policy - 5 years



					Ve	hicle Details				Policy Deta	
				Make	BAJ	AJ			Policy No	o. 2312100743	488400000
				Model - Var	ant CT	110-ES ALLO	Y (115 CC))	Period of	From 26 Feb	o, 2020 00:01 hrs
				Registration			、 <i>,</i>		Insurance		025 Midnight
2312100743488400000 M/S Relax imports and exports Parthipan 78/1B CHERAN TOWER, GOVT ARTS COLLEGE ROAD				U U		WKJ43622			TO LOT CO, LOLO Mitalight		
			Engine No.					Issuance Date 26 Feb 2020			
			Chassis No. MD2B37AY5LW00591				Invoice No. 100743488400000				
			Cubic Capacity 115 Seats(Incl. of side car) 2				GSTIN No : 33AAZFR3939E1ZR				
OIMBATORE	IOWER, GOVI ARI	5 COLLEGE RU	AD	Year of Mar	ufacture 202	0 Body Ty	ype OPEN	J			
	41018,Tel. 995214	1372		RTO		MBATORE	,po o. <u>-</u> .	•			
								0014			
				Email ID		AXRENTBIK	-	L.COM			
Policy Year	Policy P	Period	For the Vehi		d's Declared V Side Car	aiue (IDV) (₹		Electrica		CNG/LPG Kit	Total IDV
Year 1	From 26/02/2020		35814		0140 041			0		0	35814
						-		-		-	
Year 2	From 26/02/2021	To 25/02/2022	30159			0)	0		0	30159
Year 3	From 26/02/2022	To 25/02/2023	26389			0)	0		0	26389
Year 4	From 26/02/2023		22619			0		0		0	22619
						_				-	
Year 5	From 26/02/2024		18849			0)	0		0	18849
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						ckage Premium	1 (a+b)				489
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Motor Insurance - Proposal Form cum Transcript Letter For Two Wheeler Package Policy - 5 years



				Vehicle Details			Policy Deta	ills	
			Make	BAJAJ		Proposa	I No. 23121007434	88400000	
2312100743488400000 WS Relax imports and exports Parthipan 78/1B CHERAN TOWER, GOVT ARTS COLLEGE ROAD COIMBATORE - 641018			Model - Variant	CT 110-ES ALLOY	(115 CC)	Period of	f From 26 Feb	, 2020 00:01 hrs	
			Registration No	NEW		Insuranc	^e To 25 Feb, 20	To 25 Feb, 2025 Midnight	
			Engine No.	PFYWKJ43622 MD2B37AY5LW00591		Issuance	e Date	-	
			Chassis No.			Invoice N	No. 10074348840	100743488400000	
			Cubic Capacity/Wa	tts 115 Seats(Incl. c	115 Seats(Incl. of side car) 2				
TAMIL NADU - T			Year of Manufactur	e 2020 Body Type	OPEN				
			RTO	COIMBATORE					
			Payment Details · 1	222002784796 , Date: 26	02/2020 Bank Na	me [.] BizDin	ect		
			Email ID : relaxrent						
Delley Veer	Deliev Period					GSTIN No : 33AAZFR3939E1ZR Electrical Acc. (₹) CNG/LPG Kit (₹)			
Policy Year	Policy Period		Vehicle (₹)	Non Electrical Acc. (₹)	,	C. (<)	CNG/LPG Kit (₹)	Total IDV (₹)	
Year 1	From 26/02/2020 To 25/02/2021		5814	0	0		0	35814	
Year 2	From 26/02/2021 To 25/02/2022	30159		0	0		0	30159	
Year 3	From 26/02/2022 To 25/02/2023	26389		0	0		0	26389	
Year 4	From 26/02/2023 To 25/02/2024	22619		0	0		0	22619	
Year 5	From 26/02/2024 To 25/02/2025	18	8849	0	0		0	18849	
	· · · · ·		Prer	nium Details (₹)	÷			·	
Own Damage P	remium(a)	(₹)	Liability Premium(b)				(₹)		
Basic Own Damage:			1609 Basic Third Party Liability:				3285		
Total Basic Premiu	ım		1609 Sub Total - Addition				3285		
				Net Liability Premium (b)				3285	
				Total Package Premium (a	a+b)			4894	
			4000	Integrated Tax 18%				881	
Net Own Damage		1609	Total Premium				5775		
Geographical Ar	ea India		Compulsory Dec	luctible (IMT-22)	100 Vol	untary De	eductible (IMT-22A)	0	

Agent Code: 200278133519 Tel No.: +91-22-66383600

Proposer declaration

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED: I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwritingthe risk. I/We hereby also understand, declare, consent and authorize the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

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:

1) 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.

2) 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.

3) 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, I will be liable to pay three times the balance premium amount at the time of first claim made under the policy which shall be deducted from the final approved claim amount under the policy

4) 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.

5) 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 / we declare and confirm having a valid PUC.

r) I understand the Proposal No. 2312100743488400000 is issued to me basis on above information.

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 the policy.

Frequently Asked Question's (FAQ's) - Motor Insurance



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HOW DO I FILE A CLAIM?

WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

- a. Fire, explosion, self ignition or lightning.
- b Burglary, housebreaking or theft
- c All act of God perils like earthquake, flood, cyclone etc
- d Accidental external means, terrorism, riot and strike

Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for

- a Accidental death / injury to any third party
- b Any damage to property owned by third party

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

- а General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
- Damage by a person driving without a valid license b
- Damage by a person driving under the influence of liquor or drugs C.
- Loss/damage attributable to war, mutiny, nuclear risks Ь
- Damage to tyres and tubes, unless damaged during an accident e.
- Usage on hire & reward (applicable for all classes except public commercial vehicles) f.
- Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, q. headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
- Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
- Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle i. is stolen at the same time (applicable to all commercial vehicles & two wheelers)

TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

To place your request for Transfer of Insurance, visit Customer Support section on our website www.hdfcergo.com.

WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

To place your request for any "Changes in Policy', visit Customer Support section on our website www.hdfcergo.com.

CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

- a. Duly filled and signed claim form & discharge voucher (after loss settlement)
- b. Original Registration Certificate (RC)
- c. Original Policy Copy
- d. Copy of FIR lodged at the nearest police station
- e. All original keys & vehicle invoice copy
- No trace report confirming that the stolen vehicle is not traceable f.
- g. Original NOC from financer incase of hypothecation / HPA
- h. Intimation to RTO for theft of vehicle
- Duly signed RTO transfer papers (Form 26, 28, 29, 30, 35)
- RC extract with stolen remark from the concerned RTO after the loss
- k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof
- I. Deed of subrogation cum indemnity on judicial stamp paper

Disclaimer: Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

- For Accidental Damage to Insured Vehicle (Own Damage Claims):
- Mobile App: Simply download HDFC ERGO Mobile App Insurance Portfolio Organizer from Play Store. Link your policy by providing few simple details and register a claim.
- Call Toll Free 1800 2700 700 (Accessible from India only) and provide your policy number for reference and register a claim

Please keep the following details handy while intimating a claim

- Policy Number a.
- Registration Details / RC Copy b.
- C. Drivers details at the time of accident including driving License Number
- d. FIR on a case to case basis
- **Repair estimate** e.

WHAT IS THE CLAIM PROCESS?

- 1. If your vehicle can be driven, take it to the nearest dealer / garage.
- 2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
- If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
- If the garage is outside our network, you would have to get the claim reimbursed subsequently.

CLAIMS DOCUMENTS -FOR ACCIDENTAL DAMAGE TO INSURED VEHICLE

- a. Duly filled and signed claim form & satisfaction voucher
- b. Registration Certificate (RC)
- Driving license of the person driving at the time of the accident C.
- d. Policy Copy, original repair estimate, repair invoice
- e. Payment receipt for non-cashless claims
- f. Original repair invoice for cashless claims
- g. AML documents for amount more than ₹1 lakh (PAN card, 2 passport size photo, residence proof)
- h. Form 35 & original NOC from financer incase of total loss where payment is made to insured
- A copy of police FIR/panchnama is required for TP injury / death / property damage
- Sale deed / Delivery note / Form 29 and 30 / transferred RC Copy in 'Used Car' cases

Additional documents required for commercial vehicles:

c. Fitness certificate a. Spot survey b. Load challan d. Route permit WHAT IS NCB?

NO CLAIM BONUS (NCB):

NCB is provided for every claim free year basis the slab as provided by Tariff.

How can I get No Claim Bonus Reserving Letter? NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC

copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

HOW DO I RENEW MY POLICY?

- a. Visit www.hdfcergo.com to renew c. Visit our nearest branch / your agent instantly online
- d. Send a copy of the renewal notice along b. SMS "RENEW <POLICY NO> " to 9999 with premium cheque to our branch office /Corporate office

HOW TO CONTACT US?

Visit Customer Support section on our website www.hdfcergo.com and avail host of services online which is easy, instant & convenient

Convenience at your fingertips

700700

On the Customer Support section of our website, you can:







