


# HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

## Motor Insurance - Two Wheeler Package Policy - 5 years



Take it easy!

 2312100603986300000 M/S Relax Rent Bikes Parthipan M 19 MARUTHAMALAI MAIN ROAD, PAPPANAICKEN PUDUR Opp Mullai nagar COIMBATORE TAMIL NADU - 641041 , Tel. 9952141372	<b>Vehicle Details</b> Make YAMAHA Model - Variant RAY-Z-STD (113 CC) Registration No NEW Engine No. E3Y3E0711869 Chassis No. ME1SED1S4K0009165 Cubic Capacity 113 Seats(Incl. of side car) 2 Year of Manufacture 2019 Body Type OPEN RTO COIMBATORE Email ID RELAXRENTBIKES@GMAIL.COM		<b>Policy Details</b> Policy No. 2312100603986300000 Period of Insurance From 23 Apr, 2019 00:01 hrs To 22 Apr, 2024 Midnight Issuance Date 23 Apr 2019 Invoice No. 100603986300000 GSTIN No : 33AXSPP1917A1ZM	
	Insured's Declared Value (IDV) (₹)			

Policy Year	Policy Period	For the Vehicle	Side Car	Non Electrical Acc.	Electrical Acc.	CNG/LPG Kit	Total IDV
Year 1	From 23/04/2019 To 22/04/2020	36980		0	0	0	36980
Year 2	From 23/04/2020 To 22/04/2021	33282		0	0	0	33282
Year 3	From 23/04/2021 To 22/04/2022	29584		0	0	0	29584
Year 4	From 23/04/2022 To 22/04/2023	25886		0	0	0	25886
Year 5	From 23/04/2023 To 22/04/2024	22188		0	0	0	22188

Own Damage Policy Period				Liability Policy Period			
From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time
23/04/2019 00:01 hrs	22/04/2024	23/04/2019 04:46 hrs	22/04/2024 Midnight				

Premium Details (₹)			
<b>Own Damage Premium(a)</b>	(₹)	<b>Liability Premium(b)</b>	(₹)
Basic Own Damage:	872	Basic Third Party Liability:	3285
<b>Total Basic Premium</b>	872	Sub Total - Addition	3285
		<b>Net Liability Premium (b)</b>	3285
		<b>Total Package Premium (a+b)</b>	4157
		Integrated Tax 18%	748
<b>Net Own Damage Premium (a)</b>	872	<b>Total Premium</b>	4905

<b>Geographical Area</b>	India	<b>Compulsory Deductible (IMT-22)</b>	100	<b>Voluntary Deductible (IMT-22A)</b>	0
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Payment Details (₹)			
<b>Cheque / DD / Fund Transfer No.</b>	1221904245637	<b>Dated :</b>	23/04/2019
		<b>Drawn on</b>	BizDirect

**LIMITATIONS AS TO USE:** The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. **Persons or Class of Persons entitled to drive:** Any person including the insured, provided that a person driving holds an 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 1. 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 Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ NA 3.P.A. Cover under Section III for Owner - Driver(CS): ₹ 0 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.


Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy. If the PUC is not found valid on the date of commencement of the Policy, the Company reserves its right to repudiate the Own Damage claim made under the Policy.  
 I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. The stamp duty of ₹0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/324/2019/559/19 dated 08/02/2019 as prescribed in Government Notification Revenue and Forest Department No. Mudrank Mudrank-2017/CR.97/M-1, dated the 09th January 2018, dated 31/12/2004". Goods and Service Tax Registration No: 27AABCL5045N1Z8. **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." **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis.

**Branch :** LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. **Phone No. :** +91-22-66383600

**Goods and Service Tax Registration No:** 27AABCL5045N1Z8 **HSN Code** 9971

 Scan for Instant Policy Info	Agent Name: HE DIRECT OB Agent Code: 201872406405 Tel No.: +91-22-66383600	For HDFC ERGO General Insurance Company Ltd  Duly Constituted Attorney

**Motor Insurance - Proposal Form cum Transcript Letter For Two Wheeler Package Policy - 5 years**

 2312100603986300000 M/S Relax Rent Bikes Parthipan M 19 MARUTHAMALAI MAIN ROAD, PAPPANAICKEN PUDUR Opp Mullai nagar COIMBATORE - 641041 TAMIL NADU - Tel. 9952141372	<b>Vehicle Details</b> Make YAMAHA Model RAY-Z-STD (113 CC) Registration No NEW Engine No. E3Y3E0711869 Chassis No. ME1SED1S4K0009165 Cubic Capacity 113 Seats 2 Year of Manufacture 2019 Body Type OPEN RTO COIMBATORE Email ID RELAXRENTBIKES@GMAIL.COM		<b>Policy Details</b> Proposal No. 2312100603986300000 Period of Insurance From 23 Apr, 2019 00:01 hrs To 22 Apr, 2024 Midnight Issuance Date 23 Apr 2019 Invoice No. 100603986300000 GSTIN No : 33AXSPP1917A1ZM	
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Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 23/04/2019 To 22/04/2020	36980	0	0	0	36980
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Payment Details (₹)					
<b>Cheque / DD / Fund Transfer No.</b>	1221904245637	<b>Dated :</b>	23/04/2019	<b>Drawn on</b>	BizDirect

Agent Name: HE DIRECT OB  
 Agent Code: 201872406405  
 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 underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that 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:

- 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.
- 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 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. If the balance amount is not paid by me 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.
- 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.
- 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.

7) I understand the Proposal No. 2312100603986300000 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.