

## POSP Two Wheeler Long Term - Package Policy

### CERTIFICATE OF INSURANCE CUM SCHEDULE



Name of the Policy Holder : MRS SRI PRIYA D	Policy No : SM690597
Communication Address : NO.55 3RD CROSS ST CBI COLONY KANDANCHAVADI Chennai Thiruvannamiyur, Tamil Nadu - 600060	Policy Type : Two Wheeler-Comprehensive Insurance Policy
Contact No : 9840647774	Total Premium : 2786.00
Email ID : PRIYADHIVAKAR@GMAIL.COM	Policy Start Date : 7/7/2020 00:00 hrs
	Policy End Date : 6/7/2022 Midnight
	Agent No : 2C000235
	Agent Name : HDFC BANK LIMITED
	Contact No :
	Email ID : uday.reddy.dhruv@bhartiata.com

#### POSP Details

<b>Posp Name</b>	saravanan govindanlogathan	<b>Posp ContactNo</b>	9884055063
<b>Posp PanNo</b>	SP0010204716	<b>Posp AadharNo</b>	

#### Your Vehicle Details

Vehicle Reg.no.:TN07CC4021	Year of Manufacture:2015	Make / Model:HONDA MOTORS/ACTIVA	Fuel Type:Petrol
Insured Declared Value of the Vehicle(IDV):23252.00	Seating Capacity(Including Driver):2	Chassis / Engine No:ME4JF504FFT456343/JF50ET2457385	Cubic Capacity / KW :109

#### Your Premium Details(in Rs)

##### Own Damage Premium(A)

Vehicle	695.23	Additional Cover	
Electrical Accessories Sum Insured (IMT 24) (0)	0.00		
Non-Electrical Accessories Sum Insured (0)	0		
CNG/LPG (IMT 25) (0)	0.00		
<b>Basic Own Damage Premium</b>	695.23		
Voluntary Deductible	0.00		
No Claim Bonus (50%)	-287.00		
AntiTheft	0.00		
Load / Discount	-121.67		
		Outstanding Loan Cover	0
<b>Total Own Damage Premium</b>			<b>286.56</b>

##### Liability Premium (B)

Basic TP Premium (Including TPPD)	1,504.00
PA to Owner Driver	570.00
Unnamed PA Cover to Passengers (IMT 16)	0.00
Legal Liability to Paid Driver (IMT 28)	0.00
TPPD	0.00
Bi-Fuel Kit	0.00
<b>Total Liability Premium</b>	<b>2,074.00</b>
<b>Net Premium (A+B)</b>	<b>2361.00</b>
GST@18%	424.98
<b>Total Premium(In Rs)</b>	<b>2786.00</b>

#### Nominee Details

Nominee Name	DHIVAKAR	Nominee Age	44
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Driver Nominee Relationship	Spouse	Appointee Name	
Appointee Nominee Relationship			

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 of personal luggage)(c) Organized Racing (d) Pace Making (e) Speed Testing (f) Reliability Trial (g) Any purpose in connection with Motor Trade. Driver's Clause: Persons or Classes of person 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. Limits of Liability: 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. Under Section II-1 (ii) of the policy (Damage to Third Party Property) Rs. 7.5 lakhs. Under Section III: P.A cover to owner driver (CSI): Rs. 15,00,000. PA cover to unnamed passenger Rs. 0. Deductible under Section-I: Compulsory Deductible IMT 22: Rs. . Voluntary Deductible IMT 22 (A): Rs. 0 Subject to Indian Motor Tariff Endorsement (nos.) IMT22-

**Insured Declared Value**

The Schedule of age-wise insured declared (IDV) as shown in the below table is applicable for the purpose of total loss including Theft /Constructive Total Loss (TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will considered to be a CTL, where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and condition of the policy exceeds 75% of the IDV

Tenure	Total IDV
From 7/7/2020 to 6/7/2021	23252

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of Motor Vehicles Act, 1988. In witness of this Policy has been signed at \_\_\_\_\_

This policy is booked via IP at Mon Jul 06 18:42:16 IST 2020 IST 2020

Receipt no. : SHMP8970045931

GST no. : 33AADCB2008D1ZJ

For Bharti AXA General Insurance Co. Ltd

Authorized Signatory

Stamp duty paid to the account of The District Registrar of Stamps (Acc Head 0030-02-103-0-01), Bangalore Karnataka.

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's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".The Schedule, the attached Policy and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. Insurance is the subject matter of solicitation. For redressal of your grievance, if any, you may approach any one of the offices- 1.Policy issuing office 2.Corporate Office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website: [www.irda.gov.in](http://www.irda.gov.in) , or on the website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in) or on the company website [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)  
Bharti AXA General Insurance Company Limited, "HOSTO CENTRE" No.43, Millers Road, Vasanth Nagar, Bangalore -560046. Product Name: POSP Two Wheeler Long Term - Package Policy. Product UIN : IRDAN139RP0009V01200809

Tax Invoice will be followed after the Policy Certificate