

Bundled Auto Secure - Two Wheeler Policy (1 Year Term for Own Damage & 5 years for Third Party)



Certificate of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989							
Agent /Broker/Producer Name: PAYEL MOTORS PRIVATE LIMITED							
Agent/Broker License Code: NA Agent/Broker Contact No.: 8116600366							
Certificate & Policy No.: 0171828941 00 00		Policy Type: Bundled Auto Secure - Two Wheeler Policy (1 Year Term for Own Damage & 5 years for Third Party)					
Insured Name & Address: Mr SUMAN PRADHAN PASCHIM RASULPUR, PICHABONI CONTAI PURBA MEDINIPUR, GHATAL-721455 WEST BENGAL Phone: Mobile No: 9840361573 GSTIN: Place Of Supply: WEST BENGAL State Code: 19				Premium (Inc. GST) 6656.00 Insured Business/Profession: OTHER Geographical Area: INDIA Registration Authority: Contai WB-32 HPA / Hyp / Lease to: N/A			
Registration No.	Make & Model	Engine No.	Chassis No.	C C/KW	Mfg. Year	Body Type	Seating Capacity
NEW	HONDA ACTIVA 125 DISC OBD2	JK13EW7068534	ME4JK13CHPW045740	124	2023	SCOOTER	2
IDV of Vehicle (₹)	IDV of Side Car (₹)	BI-Fuel/CNG/LPG kit (₹)	IDV of non-built-in Accessories (₹)		Total Insured Declared Values (IDV) (₹)		
85406	0	0	Electrical 0	Non-Electrical 0	85406		

A. Own Damage				B. LIABILITY			
Own Damage Period of Insurance	From 00:00:00 Hrs on 14/09/2023	Own Damage Date of Expiry	To Midnight of 13/09/2024	Liability Period of Insurance	From 00:00:00 Hrs on 14/09/2023	Liability Date of Expiry	To Midnight of 13/09/2028
Premium On Vehicle and Non Electrical Accessories 1073.55				Basic 551.00			
A. TOTAL OWN DAMAGE PREMIUM 1073.55				Add : Compulsory PA Cover for Owner-Driver Rs. 1500000 (1 year) 375.00			
Add: Depreciation Reimbursement (TA16) 341.62				B. TOTAL LIABILITY PREMIUM (Roundoff) 4226.00			
C. TOTAL ADD ON PREMIUM 341.62				COMPREHENSIVE PREMIUM (A+B+C) 5641.17			
				NET PREMIUM 5641.00			
				Add : CGST @ 9.00% 507.69			
				Add : SGST @ 9.00% 507.69			
				TOTAL PREMIUM 6656.00			

Drivers Clause: Persons or classes 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

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

Limits of Liability:
Under Section II-1(a) of 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(b) of policy (Third Party Property Damage): Rs. 100000/-
Under Section III-P.A. Cover for Owner - Driver under Section III: CSI: ₹ 1500000/-
Nominee: MINATI PRADHAN
Relationship: Mother
No. of claims allowed under Depreciation Allowance: 2

This policy does not cover pre-existing damages as per inspection photographs and Report

Deductible under Section-I: ₹ 100 (Compulsory Deductible - ₹ 100.00, Voluntary Deductible: ₹ 0, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.0
Depreciation Allowance ₹ 0

No Claim Bonus:

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy if no claim is made or pending during the preceding year(s), as per the following table:

Period of Insurance	The preceding year	Preceding Two consecutive years	Preceding Three consecutive years	Preceding Four consecutive years	Preceding Five consecutive years
% of NCB on OD premium	20 %	25 %	35 %	45 %	50 %

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy

Subject to: A) IMT Endorsement No.: 22 B) TATA AIG Auto Secure endorsement No. (TA):16

GSTIN : 19AABCT3518Q1ZT - WEST BENGAL
Service Accounting Code : ALL

Policy Servicing Office: KHARAGPUR, MS TOWER, JINDA OT ROAD, 1ST FLOOR, MEDINIPUR, WEST BENGAL 721305.

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

Note: This Schedule, Policy terms and conditions available on company website 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.

You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaig.com for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

POS User ID: 195199000011928

Two Wheeler

Date & Time is : 14/09/2023 17:44:43

TATA AIG General Insurance Company Limited, Regd. Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Mang. Lower Panel, Mumbai - 400 073
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