

	Policy No.	CERTIFICATE CUM POLICY SCHEDULE		Hero Insurance Broking India Pvt. Ltd. Composite Broker, IRDAI Reg. No.: 649 Toll Free No. 1800 102 4376 264, Okhla Ind. Estate, Phase-III, New Delhi-110020 IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020	
	Prev. Policy No. / Policy No.	Issued at Cholamandalam MS General Insurance Company Limited 4 Mary Gold, Shanajaf Road, Lucknow - 226001 Tel: 1800 208 5544 Ph.: 044 4044 5400 Fax: 044 4044 5500		Policy Schedule Cum Certificate of Insurance - Motor Two - Wheelers Policy Number: 264, Okhla Ind. Estate, Phase-III, New Delhi-110020	

Insured	Business/Profession	Address of The Insured		TP Valid From	TP Valid To	
Mr AKHILESH KUMAR	Farmer/Farm Related	S/O- SHANKAR DAYAL VILLAGE- HAJARAT PUR , AM EER NAGAR ROAD , POST MAG Lakhimpur Kheri UT TAR PRADESH 262804		30-10-2022 0:00:00	Midnight of 29-10-2027	
Vehicle Regn No.	Engine No.	Chassis No.	Make & Model	Year of Mfg	Cubic Capacity	GSTIN No. (Customer)
New	JA07ABNGG03938	MBLJAW179NGG04244	Hero MotoCorp SUPER SPL BS6	2022	125	
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV	
69870.00	NA	0.00	0.00	0.00	69870	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium	
LAKHIMPUR KHERI	Solo			2	5432.00	

Section A		B. Liability Premium Computation (Section II) in Rs.			
Basic OD Premium	468.00	Basic Third Party Liability		3851.00	
Non-Electrical-Fitting Premium	0.00	TPPD Discount		250.00	
Electronic & Electrical Accessories	0.00	Total		3601.00	
Bi-Fuel Kit	0.00	CNG/LPG/Bi-Fuel Kit		0.00	
Geographical Extension	0.00	Geographical Extension		0.00	
Depreciation Reimbursement (ND)	210.00	Add			
Less		Compulsory PA Cover (Owner Driver)		325.00	
Handicapped Discount	0.00	Optional PA Cover(Un Named Passenger)		0.00	
For Anti-Theft Discount	0.00	Optional PA Cover(Un Named Driver)		0.00	
NCB	0.00	Legal Liability Cover (Paid Drivers, Cleaners)		0.00	
Total Own Damage Premium(A)	678.00	Legal Liability Cover (Per Licensed Passenger)		0.00	
		Total Liability Premium (B)		3926.00	
		Total Premium (A + B)		4604.00	
		For any other extra		0.00	
		CGST @ 9.00%		414.00	
		SGST @ 9.00%		414.00	
		Gross Premium		5432.00	

IRDAI's Regn No.: 123 | Licence No.: 123 | CIN No.: U66030TN2001PLC04797 | PAN No.: AABCC6633K | GSTIN No.: 09AABCC6633K7ZB | IJIN No.: IRDAN123RP0017V01201819 | IRDAN123RP0017V01201819/A0079V01201819

OD and CPA policy period	30-10-2022 To 29-10-2023	30-10-2023 To 29-10-2024	30-10-2024 To 29-10-2025	30-10-2025 To 29-10-2026	30-10-2026 To 29-10-2027
IDV	69870	NIL	NIL	NIL	NIL
CPA	Rs. 15 lakhs.	NIL	NIL	NIL	NIL

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.
DRIVER: Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.
LIMIT OF LIABILITY: Limit of the amount of the Company's liability under the Section II-I(i) Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.. Limit of the amount of the Company's liability under Section II-I(ii) Damage to Third Party Property-Rs- 6000/ P.A. Cover for Owner - Driver under section III (CS) - Rs.15 lacs.
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 RIGHTS OF RECOVERY'
 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 Chapter XI of M.V. Act, 1988.

SAC Description :-- Motor vehicle insurance services.

	Broker : Hero Insurance Broking India Pvt. Ltd.				The policy is subject to a compulsory excess of Rs. 100/- & Depreciation is applicable as per policy terms & conditions* (Please turn overleaf for details) Consolidated stamp duty paid to state exchequer : IMT - 22.20 SAC code: 997134
	Premium of Rs.	5432.00	Received Vide Cash/Cheque No.		
	Dated		Nominee Name	SHANKAR DAYAL	
	Drawn on		Nominee Age	53	
Acknowledgement Dt	29-10-2022	Nominee Relation	Father		

30-Oct-2022 Date & Signature of proposer	FOR RENEWALS CONTACT: KUMAR AUTOMOBILES Ph.No- 0587-222995		On behalf of Cholamandalam General Insurance Co. Ltd.
	KUMAR AUTOMOBILES, SHAHJAHANPUR ROAD, MOHAMMADI, LAKHIMPUR KHERI 		
	Dealer's Stamp & Signature 		

: Received with Thanks Rs 5432.00 from Mr AKHILESH KUMAR as premium against the money receipt no 02HE00829247
 Regd. & Head Office : Consolidated stamp duty paid to state exchequer
 For further information about motor insurance policy please also visit www.irdai.gov.in >> Grievances >> Policyholder Handbooks