Motor Sathi Care Private Limited

Certificate Acknowledgement : CRFT000574436

This is to clerify that Vehicle with the following details is covered under Assistance program as per the details defined under benefits terms & conditions of the program.

Name:	MR. ANURAG KUMAR	**Phone:**	7505822733	**Email:**	NA
Father/Husband Name:		**DOB:**		**Gender:**	
Adhar No.:		**Pan No.:**	NA	**Address Line 1:**	
Address Line 2:		**City:**	0	**District:**	RAJAPUR
Pin Code:		**State:**	1	**State Code:**	NA
Country:	India	**Nominee Name:**	RUKMANI DEVI	**Nominee Gender:**	Female
Nominee Relation:	WIFE	**Nominee DOB:**	35 Years	**Nominee Adhar:**	

Vehicle Details

Vehicle Name:	NEW	**Vehicle Type:**	Petrol 2W	**Chassis No.:**	MBLJAW518S9H02977
Engine No.:	JA07AZS9H12770	**Color:**	GBL	**Battery:**	
Charger:		**Brand:**	HERO MOTOCORP	**Tyre:**	
Light:		**Vehicle Code:**	VH000533350	**Motor:**	
Manufacture Year:	2025			**OEM:**	HERO MOTOCORP

Plan Details

Certificate Number:	CRFT000574436	**Start Date:**	2025-10-10 00:00:00	**End Date:**	2026-10-09 11:59:59

Features Details

Features	Coverage
1. Coverage Area-National Coverage	Y
2. Toll Free No.24x7 Dedicated Toll free No. for customers	Y
3. On the spot service-Wherever Possible	Y
4. Breakdown support-For Mechanical, Electrical & Accidential incidences.	Y
5. Medical Teleconsultation (Doc on call) 2 calls during policy period.	Y
6. 90% calls Answer in 30 sec.	Y
7. Calls abandoned rate-5%>30sec.	Y
8. 85% of cases within municipal area should be attended within 60 minutes.	Y
9. Accidental Hospitilization Daily Cash	Y
10. Loan Protect	Y
11. Personal Accident(15lac Accidental death benefit)+Disability. (Details in annexure)	Y

Payment Details

POS	MSCPL000209	**Payment Mode**	Cash	**Amount (INR)**	2242	**Purpose**	Assistence Plan & Items		
Ack. Ref. No(ARN)	ARN001843920250000574436	**Transaction Status**	Successful	**Customer**	MR. ANURAG KUMAR	**Date**	2025-10-10 00:00:00		
Breakup at MRP									
Base Cost	1900	**SCGST**	171	**CGST**	171	**IGST**	0	**MRP**	2242

Selected Plan	DOC + AHDC + Loan Protekt + Personal Accident + EMI Protekt	**Financer Name**	BANDHAN BANK LIMITED

All plan activation are subjected to successful aadhar based authentication. For details please refer to https://motorsathi.com/tnc

This is a computer-generated document. No signature is required.

TAKSHATH BHARGAVA
2025-10-10 00:00:00

Notes

1. Free and Unlimited phone call technical support, with daily limit of 1 hour.
2. All repairs are temporary in nature and are done to the best ability of the mechanic given the conditions on Road-The problem must be rechecked at a services station of repute.
3. Should your vehicle break down within area of coverage, your subscription plan benefits will ensure that you are provided with the services to get you moving.
4. The cost of any parts and consumables required by us to repair the vehicle, are to be charged separately.
5. If vehicle is irreparable while it is moving on road irrepairable, we would provide transport for you and up to two passengers of the broken-down vehicle to the chosen destination, with a limit of 30km.
6. Absolute peace of mind; in-case of medical emergency, we would provide free services such as arranging ambulance, locating nearby hospital & doctors, informing family members etc, however the actual charges and payment to be borne by the subscribers.
7. Benefits for positive conduct, based on the continuous and intelligent behaviour analysis done by computer based running algorithms, the subscriber would receive multiple benefits.
8. We try our best to make sure that your driving is always hassle free and fun.
9. During the motor vehicle accident, if any legal case or proceeding is registered due to the accident under Motor Vehicle Act, 2020 or under Section 279 or 304A or any section of IPC against the claimant such that there is risk of case or proceeding being concluded with the claimant being charged for death of physical harm to someone . The claim may not be processed until the case or proceedings are settled or concluded. Also, the claims shall only be processed afterwards and under the perview of aforesaid judgement.
10. All disputes arising out of or in connection with this agreement shall be subject to the exclusive jurisdiction of the courts at Meerut.

Doctor On Call

1. Artificial Intelligence Healthcare Assistant - Connect with our easy-to-use Artificial Intelligence-powered healthcare assistant who is always available at your fingertips.
2. Fitness & health trackers-Track your meals, calories, sleep, BMI, activities, calories burned, blood sugar and blood pressure;all right here! Get insights, and diet plans from experienced nutritionists for FREE!.
3. Artificial Intelligence Symptom Checker-Enter your symptoms and get in-depth analysis, diagnosis and explanation of all symptoms and conditions.
4. Free Doctor Chat - Ask any health related query to specialists in less than 30 minutes. Opt for a voice/video call with the specialist if you wish. Get Online Prescriptions from them.
5. Doctor over a Phone Call - You can speak to our specialist over a regular voice call too.
6. Privacy - Share details about your health problem by privately sharing reports, photos and more in our encrypted private chat. Your data is completely safe.
7. Medicine Details - Get FAQs, Advice, Compositions of over 100,000 prescription and OTC medicines. • Order blood tests - You can order for blood sample pickups for FREE right from this app.
8. Order medicines online - You can order the medicines in a few clicks, right from this app. Free Doctor Chat with Q!- Ask Q about literally, anything! Anytime, anywhere, we got you covered!
9. With "Motorsathi", you can have a chat with a "Motorsathi" specialist doctor from over 8 specialties. Connect over a Video/Voice call from the comfort of your home, office or hotel room and seek a second opinion in less than 30 minutes! "Motorsathi" connects you with verified and experienced doctors. Instantly skip queues and appointments and connect to a doctor!
10. Our specialists include - a. Gynaecologist, b. Psychologist, c. Sexologist, d. Nutritionist, e. Paediatrician, f. Physician, g. Dermatologist, h. Preventive cardiologists Get premium access to your own family doctor. Speak to your Q Specialist anywhere, anytime and discuss your health issues.
11. Health Tracker: You can track your sleep, weight, BMI, blood sugar and blood pressure too right here! Get personalized insights based on your lifestyle. Get tailor-made diet plan recommendations to help achieve your fitness goals from our experienced nutritionists and doctors. Track details of every food item you had- like its carbohydrate, protein, fat and fiber content automatically! Track how many calories you had each meal by simply choosing from millions of foods, including Indian foods like gajar halwa from the app! See how many calories you burnt with every step, with various activities choosing from several options.
12. Artificial Intelligence-powered Healthcare Assistant: "Motorsathi" is your one-stop healthcare assistant for all your healthcare needs. It will advise you regarding your fitness goals based on your personal tracked data, give insights and solutions to achieve your health goals. It helps manage blood sugar and blood pressure much better! It will assist you in losing or gaining weight, just like a personal dietitian does.
13. All Doctor on Call/Chat Services may not be available in your area.
14. Book Diagnostic Tests: Book blood tests with FREE home sample collection at upto 30% discount!
15. Order Medicines: Upload your prescriptions and get it delivered for FREE at your home with upto 20% discount!
16. To get above doctor on call/chat bene?ts download “Motorsathi-Free Chat with a Doctor” app from google play store, for better experience whatsapp “EXPERIENCE DOC” @07941050643 from your registered mobile no.

Accidental Hospitilization Daily Cash

1. Fixed amount AHDC, with a limit of maximum 10 days cumulative in the certificate year, will be provided, if the registered person, traveling as a driver or co-driver / pillion, met with an accident.
2. Multiple claims during the year up to a maximum of 10 days.
3. Entry age min 18 years to 65 years to avail Accidnetal Hospital Daily Cash benefit minimum 24 hours of hospitalisation is mandatory.

LOAN PROTEKT

1. In case of subscriber’s death, MotorSathi shall pay the remaining subscribed two wheeler’s loan amount on behalf of subscriber:
2. Sum of Risk coverage equals to the surrender value of loan in direct connection to the vehicle covered under the assistance plan as above on the date of death of the person on whose name the above plan is issued.
3. EMI amount will be payable by the company in case the person on whose name the above plan has died due to any circumstances, this facility is available for use as per detailed T&C as per the T&C document available at https://motorsathi.com/tnc
4. The vehicle should be subscribed with Motorsathi to avail the services.
5. The account details available with MotorSathi should be correct, to make the payment in the account.
6. Subscriber should be following the Motor Vehicle Act, 2019 when riding the vehicle.
7. No Cash payments shall be made.
8. This service can only be availed for users of age up to 60 years only.

EMI PROTEKT

1. If the subscriber is admitted in hospital for 5 or more than 5 consecutive days such that he or she is unable to earn. MotorSathi on behalf of subscriber would pay EMI installment for subscribed vehicle. The terms & Conditions for EMI Protekt service are as below:
2. Coverage of EMI by the company in case the person on whose name the above plan is issued met with an accident and is hospitalized for more than 5 days. This is done as a compensation of salary loss of that month, this facility is available for use 2 times in a year.
3. If he/she has been relieved by the hospital within the time period, the service shall be rejected.
4. The vehicle should be subscribed with Motorsathi to avail the services.
5. The account details available with MotorSathi should be correct, to make the payment in the account.
6. Subscriber should be following the Motor Vehicle Act, 2019 when riding the vehicle.
7. No Cash payments shall be made.

Motor Sathi Care Private Limited

CIN: U50100UP2022PTC161301

Corporate Office:

D-27, Shastri Nagar, Meerut, Utttar Pradesh, (250004) India

Tel: 07941050643

Website: motorsathi.org

GSTIN: 09AAPCM5877M1ZD

Motorsathi is the intermediary firm of Poorakh India Services Private Limited.

Registered Office:

D-27, Shastri Nagar, Meerut, Utttar Pradesh, (250004)

Tel: 07941050643

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GSTIN: 09AAPCM5877M1ZD

Motorsathi is the intermediary firm of Poorakh India Services Private Limited.

For support please reach us at: **info@motorsathi.com**. Customer Care Number is: **+91 7941050643**

Rs. 15,00,000/-Cover is valid under the condition that insured is caught in an accident only when he/she was driving the vehicle registered under the Motorsathi plan mentioned in the certificate following the Motor Vehicle Act, 1932. At the time of claiming the insurance the Nominee shall submit below documents but not limited to:

1) Filled and Signed Claim Form. **2)** Original Policy / Certificate Document

3) Death Certificate issued by the concerned authority. **4)** Police FIR. **5)** Cancelled Cheque and Bank Statement.

6) Age proof of Insured. **7)** Post Mortem / VISCERA Report.

8) Hospital Certificate/Records. **9)** Employer Certificate.

10) Medical Certificate. **11)** KYC Documents (Photo Id and Address proof copy).

12) Valid driving licence Of the rider is mandatory for the claim.

Restriction of Coverage

Accidental Death
It is strictly restricted to Accidental Death due to accident Please refer to policy for detail information on Policy coverage Coverage is applicable to persons with age up to 60 years.

Coverage in Brief

If the Insured person meets with an accident and sustains any bodily injury during the policy period which directly and independently of all other causes result in death / permanent total disablement within 12 months from the date of accident resulting solely and directly from accident then the company shall pay to the insured the sum set in the schedule to the insureds persons nominee, beneficiary or legal representative. Accidental Death: 100% of cumulative Sum Insured (CSI) Please refer to policy for detail information on Policy coverage

Exclusions in Brief

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection Herewith.
2. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.
3. The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component or nuclear weapons material.
4. Whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft.
5. Participation in any kind of motor speed contest (including trial, training and qualifying heats).
6. This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of - Biological or chemical contamination, Missiles, bombs, grenades, explosives.
7. Services on duty with any Armed forces.
8. Intentional self injury, suicide, or attempted suicide.
9. venereal diseases, aids or insanity.
10. Whilst under the influence of Alcohol or intoxicating liquor or drugs.
11. Medical or surgical treatment.
12. Whilst committing any breach of law with criminal intent.
13. Child birth, pregnancy or other physical cause peculiar to the female sex.
14. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Please refer to policy for detail information on exclusions and other terms and conditions.

Claims Process/Documentation

Upon happening of any accident and/or injury which may give rise to a claim under this policy:

1. You shall give the notice to our call center immediately and also intimate in writing at info@motorsathi.com. In case of Death, written notice also of Death must, unless reasonable cause is shown, be given before internment/ cremation and in any case, within one calendar month after the Death. In the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.
2. All certificates, information and evidence from a Medical Practitioner or otherwise required by us shall be provided by you.
3. On receipt of intimation from you regarding a claim under the policy, we are entitled to carry out examination and ascertain details and in the event of Death get the post-mortem examination done in respect of deceased person.

Following documents shall be required in the event of a claim For Death:

Policy Copy

1. Duly filled up claims form.
2. Original Death Certificate or Death Certificate-Notarized/Attested by a gazette officer, if applicable.
3. Original F.I.R or F.I.R-Notarized/Attested by a Gazetted officer.
4. Police Final chargesheet/Court Final order - Notarized/attested by a Gazetted Officer-if applicable.
5. Spot Panchnama and Police Inquest report - Notarized/Attested by a gazette officer, if applicable.
6. Post Mortem Report-Notarized/Attested by a Gazetted officer, if concluded.
7. Viscera Analysis Report/Chemical analysis report/Forensic Science Lab report notarized/Attested by gazette officer, if applicable.
8. Other Document as per Case details?Complete medical records including Death Summary; if hospitalized, Website Links/Newspaper cuttings, Other references.
9. If claim amount is more than 1 lakh, AML Documents-Pan Card Copy, Residence Proof, 2 Passport size colour photos of claimant.
10. Cancel Cheque with NEFT Mandate form-duly filled in by the claimant and bank.
11. Any other document as required by the Company to investigate the Claim or Our obligation to make payment for:

    A) In respect of fatal claims, the payment is to be made to the assignee named under the policy. If there is no assignee, the payment is made to the legal representative as identified by Will / Probate / Letter of Administration/Succession Certificate.

    B) Where the above documents are not available, the following procedure may be followed: -

    1) An affidavit from the Claimant(s) that he/she(they) is (are) the legal heir(s) of the deceased.

    2) An affidavit from other near family members and relatives of the deceased hat they have no objection if the claim amount is paid to the claimant(s).
12. The claims can only be initiated within 30 days from the incident occurrence.