
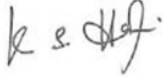
	Policy Schedule Cum Certificate of Insurance - Chola Standalone Own Damage Policy for Two Wheeler					
	Policy No. 3409/00548501/00 0/00 Prev. Policy No. 3005/51224229/10 515/000	Cholamandalam MS General Insurance Company Limited Issued at 4 Mary Gold, Shanajaf Road, Lucknow – 226001 Tel: 1800 208 5544 Ph.: 044 4044 5400 Fax: 044 4044 5500		HERO INSURANCE BROKING INDIA PVT LTD. IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020		
Insured	Business/Profession	Address of The Insured		OD Valid From	OD Valid To	
Ms KUMARI ANITA	Businessman	D/O HIRALAL SHAIKH TOLA JANGLE RAMGARH URF CHAWRI Gorakhpur UTTAR PRADESH 273010		02-11-2024 12:00:00 AM	Midnight of 01-11-2025	
Vehicle Regn No.	Engine No.	Chassis No.	Make & Model	Year of Mfg	Cubic Capacity GSTIN No.(Customer)	
UP53EC4537	HA11EDMHJ4542 2	MBLHAW121MHJ08914	Hero MotoCorp SPLENDOR + BS6-I3S DRS	2021	97	
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV	
48097.00	NA	0.00	0.00	0	48097.00	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium	
Gorakhpur	Solo		---	2	868.00	
OWN DAMAGE (Section A)						
Basic OD Premium				:	725.00	
Non-Electrical-Fitting Premium				:	0.00	
Electronic & Electrical Accessories				:	0.00	
Bi-Fuel Kit				:	0.00	
Geographical Extension				:	0.00	
Depreciation Allowance				:	265.00	
Less				:		
Handicapped Discount				:	0.00	
For Anti-Theft Discount				:	0.00	
NCB (35 %)				:	254.00	
Total Own Damage Premium(A)				:	736.00	
SGST @9.00				:	66.00	
CGST @9.00				:	66.00	
Gross OD Premium				:	868.00	
IRDA's Regn No.: 123 Licence No.: 123 CIN No.: U66030TN2001PLC047977 PAN No.: AABCC6633K 4. GSTIN No. : 09AABCC6633K7ZB UIN No.- IRDAN123RP0003V01201920 IRDAN123RP0003V01201920/A0032V01201920						
Policy Schedule Cum Certificate of Insurance - Chola Standalone Own Damage Policy for Two Wheeler -						
Certificate & Policy No.	Policy Type	Insurance Company Name		TP Cover Start Date	TP Cover End Date	
3005/51224229/10515/000	Bundled Auto Secure - Two Wheeler Policy (1 Year Term for Own Damage & 5 Years for Third Party)	ICICI Lombard General Insurance Company Ltd		02/11/2021	01/11/2026	
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.						
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 certify that the policy to which the certificate relates as well the certificate of insurance are issued in accordance with the provisions of Chapter X & XI of M.V. Act 1988						
	Broker : Hero Insurance Broking India Pvt. Ltd			Consolidated Stamp Duty Paid Endorsements:		
	Premium of Rs.	868.00	Received Vide e-mode Ref No.			
	Dated					
	Drawn on					
	Acknowledgement Dt	31-10-2024				
02-Nov-2024 Date & Signature of proposer	FOR RENEWALS CONTACT: HIBIPL Ph. No- Ph.No- 1800-1024376			on Behalf of Cholamandalam General Insurance Co. Ltd. 		
Dealer's Stamp & Signature			Duly Constituted Attorney			

: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

: Received with Thanks Rs 868.00 from Ms KUMARI ANITA as premium against the money receipt no 02HE01438886

Regd. & Head Office : Consolidated stamp duty paid to state exchequer

For further information about motor insurance policy please also visit <http://irda.gov.in> >> Grievances >> Policyholder Handbooks

AVOIDANCE OF CERTAIN TERMS AND RIGHT TO RECOVERY

Nothing in this Policy or and endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which Company would not have been liable to pay but for the said provisions..

IMPORTANT:--IN THE EVENT OF TRANSFER OF OWNERSHIP, INSURANCE IS NOT AUTOMATICALLY TRANSFERRED IN THE NAME OF TRANSFEREE UNLESS APPLICATION IS MADE WITHIN FOURTEEN DAYS THERE OF SEEKING TRANSFER OF INSURANCE .

GRIEVANCE CLAUSE:-- For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 208 5544 or may write an email at customercare@cholams.murugappa.com. In case the insured is not satisfied with the response of the office, insured may email to Grievance Officer at GRO@cholams.murugappa.com. In the event of unsatisfactory response from the Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or on company website www.cholainsurance.com

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	RATE OF DEPRECIATION FOR FIXING IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

Depreciation of Parts for Partial Loss Claims

a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

e. Rate of Depreciation for Painting:-- In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation

DO'S FOR THE INSURED

1. In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
2. Please complete and sign the claim form.
3. Documents like claim form, original driving licence, original registration certificates, copy of policy, police report (In case of the theft/third party loss) and Satisfaction Voucher be submitted to the authorised Hero MotoCorp Dealer. .
4. If the vehicle is to be repaired at a workshop other than Hero MotoCorp authorized workshop, please intimate to the nearest office of Cholamandalam General Insurance Co. Ltd. along with copy of policy for appointment of surveyor to assess the loss.

DONT'S FOR THE INSURED

1. In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.
 2. Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.
- On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.
- 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 in each completed year of risk* , as per the following table provided the policy is renewed with us on long term basis:

Scan the QR code to renew your policy in future

