

# Welcome

Ms. SUGITA DEVI

00

00 C/O SAGAR RAM, VILL- KUSA KHURD, PO- MAHUWAN, P.S.GOPALPUR, Gopalganj GOPALGANJ BIHAR India - 841437 9162\*\*\*\*\*

## From here on, you're our responsibility.

Welcome on board.

Your Reliance Two Wheeler Policy Bundled - Policy Schedule, with Policy Number 110422523750037112 is now live to access your policy anytime, anywhere download our Reliance Selfi App and enjoy a host of special features.



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### My Policy

Attach, Access or Download your policy



### Claim Status

Register, Track or Submit claim documents



### Locator

Go cashless, Tap and spot from amongst 5000+ network garages.



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Intimate claims instantly through live video streaming.

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**Customer Information Sheet (CIS)**

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With Reliance general Insurance.

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Best Regards,



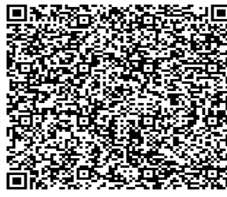
reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



## Reliance Two Wheeler Policy Bundled - Policy Schedule

Important

- 1) The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.
- 2) Except as provided in GR 27 Rule (g) of Erstwhile Indian Motor Tariff (i.e. Sale of Vehicle), No NCB will be allowed when a policy is not renewed within 90 days of its expiry.

<b>Policy Number : 110422523750037112</b>	<b>Proposal/Covernote No : R23102563241</b>
<b>Insured Name : Ms. SUGITA DEVI</b>	<b>Period of Insurance :</b> <b>Own Damage - Section-I Period :</b> From : 13:21 Hrs on 23-Oct-2025 to Midnight of 22-Oct-2026 <b>Liability - Section-II Period :</b> From : 13:21 Hrs on 23-Oct-2025 to Midnight of 22-Oct-2030
<b>Communication Address &amp; Place of Supply :</b> 0 0 0 0 C/O SAGAR RAM, VILL- KUSA KHURD, PO- MAHUWAN, P.SGOPALPUR, Gopalganj GOPALGANJ, BIHAR, India, 841437.	<b>Policy Issuing Branch :</b> Tiara Building, 4th Floor, Maharashtra Nagal lane, Off. Chandavarkar Lane, Off. L T Road, Borivali West , MUMBAI, MAHARASHTRA, 400092.
<b>Mobile No : 9162*****</b>	<b>Tax Invoice No. &amp; Date :</b> R23102563241 & 2025-10-23 14:53:14.0
<b>Email-ID : NA</b>	<b>GSTIN/UIN &amp; Place of Supply:</b> BIHAR
<b>Insured's Blood Group :</b>	

Insured Vehicle Details			
<b>Registration No.</b>	NEW	<b>Mfg. Month &amp; Year</b>	AUG-2025
<b>Make / Model &amp; Variant</b>	HERO MOTOCORP HF DELUXE ALLOY SELF START BS6	<b>CC / HP / Watt</b>	97
<b>Engine No. / Chassis No.</b>	HA11F4S9J03778 / MBLHAW433S9J54403	<b>Seating Capacity Including Driver</b>	2
<b>Type of Body</b>	NA	<b>Total Premium ₹</b>	4921
<b>RTO Location</b>	BIHAR - Gopalganj	<b>IDV ₹</b>	58,143.00
<b>Hypothecation/Lease</b>	Shriram Finance Limited		

Insured Declared Value (IDV)			
<b>Vehicle IDV ₹</b>	58143	<b>Non Electrical Accessories ₹</b>	0
<b>Electrical / Electronic Accessories ₹</b>	0	<b>Total IDV ₹</b>	58143

Premium Summary			
<b>Own Damage - Section I</b>	<b>Amount (₹)</b>	<b>Liability - Section II</b>	<b>Amount (₹)</b>
Basic OD including Add-on where Applicable	568.79	Basic Liability (TPPD 2)	3,851.00
<b>Total Basic Own Damage Premium</b>	<b>568.79</b>	<b>Less: Restricted Third Party Property Damage to Rs 6000/- (IMT - 20)</b>	<b>-250.00</b>
<b>Add on Cover/s Opted</b>		<b>Total Basic Liability Premium</b>	<b>3,601.00</b>
Emergency Medical Assistance		<b>PA Benefits - Section III</b>	
Helmet Cover		<b>TOTAL LIABILITY PREMIUM</b>	<b>3,601.00</b>
<b>TOTAL OWN DAMAGE PREMIUM</b>	<b>568.79</b>	<b>TOTAL PACKAGE PREMIUM (Sec I + II + III)</b>	<b>4,170.00</b>
		IGST (18.00%)	751.00
<b>TOTAL PREMIUM PAYABLE (₹)</b>			<b>4,921.00</b>

Subject to I.M.T.Endt.Nos. IMT 20,22,7

**GSTIN :** 27AABCR6747B1ZG **HSN :** 997134,

**Description of services :** Motor vehicle Insurance Service

"As per the GST regulations, the amount of GST (if applicable) will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year."

**Limits of liability :** (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹100000 /- ,TPPD 2 Sum Insured - ₹6,000 /-) (iii) PA cover for owner driver under section III CSI ₹0/-

Consolidated Stamp duty Paid vide, order No ENF-1/CSD/98/2025 Validity Period Dt. 10/09/2025 to Dt. 01/12/2026 OW No.3532 Date 10-09-2025 GRN No 1) MH006472626202526E 2) MH006473880202526E Date 02-08-2025 SBI. Deface No. 1) 0004312427202526 2) 0004312521202526 Deface Date 22-08-2025.\*\* Not Applicable for the State of Jammu & Kashmir.

**Reliance General Insurance Company Limited.**

**IRDAI Registration No. 103**

**An ISO 9001:2015 Certified Company**

**Registered & Corporate Office:** Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063

**Corporate Identification No.** U66603MH2000PLC128300. **UIN:** IRDAN103RP0003V04202425 Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under. License RGI/MCOM/CO/2312/PS/VER. 1.0/310118.

21BRG642 / POLICYBAZAAR  
INSURANCE BROKERS PVT LTD

1800120800

support@pbpartners.com

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID	POS UID Aadhaar No. / PAN No.
<b>Limitations as to use</b>	:	The Policy covers use for any purpose other than: (a) Hire or Reward other than for the purpose of driving tuition, (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 .	
<b>Persons/Classes of persons entitled to drive:</b>	:	Any person including insured: Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.	
<b>Deductible under Section-I :</b>	:	(i) Compulsory deductible ₹100 /- (ii) Additional compulsory deductible ₹0 /- (iii) Voluntary deductible ₹0 /-	

\*No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy.

"It is hereby declared and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy."

% of Discount on Own Damage Premium	
Period of Insurance	% of NCB on OD Premium
The Preceding Year	20%
Preceding Two Consecutive Years	25%
Preceding Three Consecutive Years	35%
Preceding Four Consecutive Years	45%
Preceding Five Consecutive Years	50%

The policy wording with detailed terms, conditions and exclusions are available on our website <http://www.reliancegeneral.co.in>.

**Statutory Provisions:**

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk.

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs. 4000 and/or imprisonment up to 3 months for the second offence."

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

**Note :** In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

**Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Company Ltd.**

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

**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 RIGHT OF RECOVERY'. For legal interpretation, English version will hold good.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

As per National Highways Authority of India, kindly ensure to affixed FASTag on your vehicle.

**Grievance Clause :**

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head 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.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.

Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in

**Note:** Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately. This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under subrule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule

Fast Tag ID -

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

**In the unfortunate event of a claim, please call quoting your Policy No. 022 4890 3009(Paid) on and register your claim immediately within 7days** from the date of loss.

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

**Special Conditions :** NA

Policy has been issued with reference to vehicle inspection report, reference lead no. InspectionID\_HIDE & special conditions. The inspection report remarks can be viewed on company's website by the lead no.

**For Reliance General Insurance Company Ltd.**



**Authorised Signatory**

IRDAN103RP0003V04202425/A0058V01202223

## Proposal Form For Reliance Two Wheeler Policy - Bundled

Is the vehicle made in India?  Yes  No Type of vehicle:  Two Wheeler  Three Wheeler  Four Wheeler

### For Office Use Only

Policy Number 110422523750037112 Date  
Savvion Reference No. Inspection Lead No.

### Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name POLICYBAZAAR INSURANCE BROKERS PVT LTD Code 21BRG642  
Branch Name Borivali Code 1104  
Sales Manager Name Jaywant Ramchandra Bhujbal Code 71025639

### Details (To be filled in BLOCK LETTERS)

- This Proposal is for  A new Policy  Renewal of Policy  Endorsement  Others (Please specify)
- Proposer's Full Name  Mr.  Mrs.  Ms. SUGITA DEVI
- Address Address for Communication Address where vehicle is normally kept and Used  
Flat/Building/Door/Block No. 00  
Road /Street/Sector 0 0 C/O SAGAR RAM, VILL- KUSA KHURD, PO- MAHUWAN, P.SGOPALPUR, Gopalganj  
Nearest Landmark  
Area  
City GOPALGANJ  
Pin Code 841437  
State BIHAR  
Country India  
Phone  
Emergency Contact No. Mobile 9162\*\*\*\*\*  
#Email Blood Group  
Fax
- Source of Funds  Business  Profession  Salary  Agricultural Income  Savings  Others
- Period of Insurance : **Own Damage - Section-I Period** : From : 13:21 Hrs on 23-Oct-2025 to Midnight of 22-Oct-2026  
**Liability - Section-II Period** : From : 13:21 Hrs on 23-Oct-2025 to Midnight of 22-Oct-2030
- Monthly Income  Upto ₹20,000  ₹20,001 to ₹50,000  ₹50,001 to ₹1,00,000  ₹1,00,001 and above
- UID Aadhaar No. 7. PAN No.
- Fast Tag ID
- Do you have a GST Registration Number  Yes  No  
If Yes, please specify
- Related Party  Yes  No

#The Policy copy and all related documents shall be sent to the email ID provided above. If you wish to receive Policy copy and related documents in physical form to the aforesaid communication address, please drop us an email at rgicl.services@relianceada.com

### Details of the Vehicle

- |                                      |                   |                                       |            |
|--------------------------------------|-------------------|---------------------------------------|------------|
| 11. Registration Number              | NEW               | 12. Date of Registration              | 23/10/2025 |
| 13. Registering Authority & Location | BIHAR - Gopalganj | 15. Cubic Capacity                    | 97         |
| 14. Year & Month of Manufacture      | AUG-2025          | 20. Seating Capacity including Driver | 2          |
| 16. Engine Number                    | HA11F4S9J03778    |                                       |            |
| 17. Chassis Number                   | MBLHAW433S9J54403 |                                       |            |
| 18. Make of Vehicle                  | HERO MOTOCORP     |                                       |            |
| 19. Type of Body/Model               | NA/HF DELUXE      |                                       |            |

**Details of the Vehicle Type and Use**

21. a. Whether the Vehicle is driven by Non-conventional source of power?  Yes  No If yes  Bi Fuel  CNG  LPG

Insured declared value (IDV) of the Vehicle	Non-electrical Accessories fitted to the Vehicle	Electrical & Electronics Accessories fitted to the Vehicle	Side Car(Two_wheeler) Trailer(Pvt.Cars)	Value of CNG/ LPG Kit Bi Fuel	Total Value
58143	0	0	0	0	58143

b. Do you have a valid PUC?  Yes  No

(Note-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.)

22. Age of Owner Driver \_\_\_\_\_ 23. D.O.B. \_\_\_\_\_

24. Add On Covers (Subject to availability and eligibility)

- 1. Nil Depreciation Cover No
- 2. NCB Retention Cover (Applicable only for Annual Policy) No
- 3. Easy Monthly Instalment (EMI) Protection Cover: No  
 If Yes, please choose any one option;  
 Plan I - 1 EMI, EMI Amount : ₹ \_\_\_\_\_  
 Plan II - 2 EMIs, EMI Amount : ₹ \_\_\_\_\_  
 Plan III - 3 EMIs, EMI Amount : ₹ \_\_\_\_\_
- 4. Total Cover No
- 5. Daily allowance benefits No  
 Per Day Allowance: ₹ \_\_\_\_\_  
 Coverage Days : \_\_\_\_\_
- 6. Helmet cover: Sum Insured ₹ \_\_\_\_\_ No  
 Number of Helmet Covered \_\_\_\_\_
- 7. Daily allowance benefits Plus No  
 Per Day Allowance: ₹ \_\_\_\_\_  
 Coverage Days : \_\_\_\_\_
- 8. Voluntary Deductible No  
 Voluntary Deductible amount opted: ₹ 0
- 9. Hospital Cash Cover (Applicable only for Annual Policy) No  
 Sum Insured: ₹ \_\_\_\_\_  
 No of Days: \_\_\_\_\_  
 Convalescence Benefit SI: ₹ \_\_\_\_\_
- 10. Emergency Hotel Accommodation No  
 Benefit Amount: ₹ \_\_\_\_\_
- 11. Additional limit of TPPD No  
 Additional amount opted: ₹ \_\_\_\_\_
- 12. Tyre Protector( Applicable only for annual Policy) No  
 Specifications of Tyres and Tubes:  
 For Tyre : Width in mm: \_\_\_\_\_ Aspect Ratio: \_\_\_\_\_  
 Tyre Serial Number 1 \_\_\_\_\_ 2 \_\_\_\_\_
- 13. Rim Protector(Applicable only for annual Policy) No  
 Specification of Rims:  
 For Rim : Width in mm: \_\_\_\_\_ Aspect Ratio: \_\_\_\_\_  
 Rim Serial Number 1 \_\_\_\_\_ 2 \_\_\_\_\_

14. Consumable Expenses No
15. Engine Protector No
16. Return to Invoice (Applicable only for Annual Policy) No
17. Loss of Personal belongings (Applicable only for annual Policy) No
- Sum Insured: ₹
18. Key protect cover No
- Sun Insured: ₹
19. Any other Details
- 
25. Is the vehicle fitted with any Anti-theft device approved by the ARAI ?  Yes  No  
If Yes, please attach certificate of installation in the vehicle, issued by automobile Association of India.
26. Are you a member of Automobile Association of India ? If Yes, please submit membership copy.  Yes  No
27. Will the Vehicle be used exclusively for  Yes  No
- a. Private, social, domestic, pleasure and professional purposed ?  Yes  No
- b. Carriage of goods other than samples or personal luggage?  Yes  No
28. Whether the Vehicle is used for Driving Tutorials?  Yes  No
29. Whether use of Vehicle is limited to Own Premises?  Yes  No
30. Whether the Vehicle is fitted with Fibre Glass Tank?  Yes  No
31. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country?  Yes  No  
If so, is the duty element included in the IDV?
32. Whether the Vehicle is design for use of Blind/Handicapped/Mentally Challenged Person?  Yes  No
33. Date of purchase of the Vehicle by the Proposer 23-Oct-2025
34. Whether the Vehicle at the time of purchase was  New  Second Hand

### Risk Inclusions

35. Please select the higher deductible if you wish to opt for over and above the compulsory deductible  
Two wheeler
36. Liability to third parties : The policy provides Third Party Property Damage(TPPD) of ₹ 1 lakh (Two wheelers) and ₹ 7.5 lakhs (Private car)  
Do you wish to restrict the above limits to the statutory TPPD Liability limit of ₹ 6000/- only?  Yes  No
- Legal Liability No of Person
- Driver:
37. Personal Accident Cover for Owner Driver. Please give details of nomination

Name	Name of the Nominee	Age of Nominee	Name of the Appointee (if Nominee is Minor)	Relationship	Address
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(Note: 1. Personal Accident cover for owner driver is compulsory for Sum Insured of ₹ 15,00,000/- for Two Wheeler, Private Car, GCV, PCV and Misc-D  
2. Compulsory PA cover for owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license)

38. Extension of Geographical Area  
Whether extension of Geographical Area to the following Countries required ?
1. Bangladesh
2. Bhutan
3. Maldives
4. Nepal
5. Pakistan
6. Sri Lanka

### Details of Hire Purchase / Hypothecation / Lease

39. Please state if the vehicle is under  Hire Purchase  Lease Agreement  Hypothecation Agreement

**Reliance General Insurance Company Limited.**

**IRDAI Registration No. 103**

**An ISO 9001:2015 Certified Company**

**Registered & Corporate Office:** Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063

**Corporate Identification No.** U66603MH2000PLC128300. UIN: IRDAN103RP0003V04202425 Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under. License RGI/MCOM/CO/2312/PS/VER. 1.0/310118.

If so, give name and address of concerned parties.

40. Full Name M/s Shriram Finance Limited  
41. Address

**Details of Previous Insurance**

42. Full Name of previous insurer  
43. Address  
44. Policy Number Previous Policy Expiry  
45. Type of Cover  Package Policy  Liability only  others (to be describe)  
46. Claims taken in previous policy  Yes  No  
If yes, No. of Claims Claims Amount ₹  
47. Are you entitled to No Claim Bonus  Yes  No  
If yes, please submit/attached proof thereof  
48. No Claim Bonus allowed under previous Policy (%) 0

I/ We hereby declare that the rate of NCB claimed by me/ us is correct and that No claim has arisen in the expiring policy period (copy of policy enclosed). I/ We undertake that if this declaration is found incorrect, all benefits under this policy in respect of Section 1 of the policy will stand forfeited.

Signature of the Proposer \_\_\_\_\_

**Payment Details**

- Cheque/ DD Cheque/ DD Date  
 Cash  Credit Card  Others  
Cheque/ DD No.

**Proposer's Bank Details**

49. Name of the Bank Account Holder  
50. Bank Account No.: 51. Account:  Saving  Current  
52. Name of the Bank  
53. Branch  
54. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)  
55. IFSC Code (11 character code appearing on your cheque leaf)

I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.\*

\* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

**GENERAL DECLARATION:**

I understand that as per the new AML/CFT Guidelines issued Reliance General Insurance Company Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request Reliance General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

**AML Guidelines**

"I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premium have been/ will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the company has the right to call for the documents to establish source of funds. The insurance company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly/ indirectly governing the prevention of Money Laundering in India.

- Nationality  Indian  Non-Indian, If Non Indian Please specify the country  
Type of organization  Corporation  Government  Non Government Organizations  Society  Trust  
 Partnership  International Organization  Corporatives  Section 25 Companies

**PEP Declaration:**

Are you a Politically Exposed Person (PEP)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please mention the position held	
Is any of your close relation or family member a PEP?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please mention the name and relation and the position held by such close relative/family member.	

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to Reliance General Insurance Company Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/ CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

Note :  
"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI).

**Declaration by Proposer**

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and Reliance General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. • I have read and understood the brochure, prospectus, sales literature & Policy wordings and confirm to abide by the same. • I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). • I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. • I/We further understand and agree that Reliance General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, Reliance General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by Reliance General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to Reliance General Insurance as contained herein and under the relevant laws and regulations. • I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by Reliance General Insurance shall stand suspended. • I/We also shall endeavour to procure the renewal notice and pass on the same to Reliance General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance Company Ltd This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description of nondisclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal fo insurance containing any false information, or conceals for the purpose of misleading, information, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the company's sole discretion and result in a denial of insurance benefits. • I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST. • I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract.

This proposal form was completed by

Name \_\_\_\_\_  
Date : 23 Oct 2025 02:53

Place : \_\_\_\_\_  
Date : 23 Oct 2025 02:53

Signature

Signature of Proposer & Company Seal

**Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment ) Act, 2015**

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Supporting Confirmation of Agent/Broker/SM/CSO**

I confirm the above signature to be of the registered owner of the vehicle proposed for insurance

Place \_\_\_\_\_  
Date \_\_\_\_\_  
(In case of Direct Business, Name & Signature of CSO /SM to be taken)

Signature of IRDAI Agent/ Broker

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

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