



Smart Drive Private Car Insurance Policy

CERTIFICATE OF INSURANCE CUM SCHEDULE

Date: 30/3/2020

Name of Policy Holder : MR DAS SUBRAT KUMAR	Policy No : 12525741
Communication Address : 1485 PRAKRUTI NIVAS SRIRAM NAG AR OLDTOWN - : BHUBANESWAR OLDTOWN BHUBANESWAR Khorda-751002-751002 ORISSA	Policy Type : Private Car-Comprehensive Insurance Policy
Contact No.: 9726677111 Email ID: SOURAV.STEX@YAHOO.COM	Total Premium : 33888
Under Hypothecation/ Hire purchase/ Lease with :	Policy Start Date : 31/3/2020 00:00 hrs Policy End Date : 30/3/2021 Midnight
Intermediary Details: Name : MANAS RANJAN PATTANAIK Telephone no.: Code : O1000580	

Your Vehicle Details

Vehicle Reg.no.: OD02AN3325	Year of Manufacture : 2013	Make / Model: AUDI / A4 2.0 TDI (143BHP) 2.0 TDI (143BHP)	Fuel Type : D
Insured Declared Value of the Vehicle (IDV) : 1120639	Seating Capacity (Including Driver) : 5	Chassis / Engine No : WAUZMC8K7DY702257 / CMF003584	Cubic Capacity /KW : 1968

Your Premium Details (in Rs)

OWN DAMAGE (A)		THIRD PARTY (B)	
Basic Premium for vehicle	39334	Basic Third Party Premium	7890
Accessories Sum Insured (IMT 24) (0)	0	TPPD	0
CNG/LPG (IMT 25) Sum Insured (0)	0	PA to Owner Driver	325
Basic Own Damage Premium	39,334	Unnamed PA Cover to Passengers (IMT 16) Sum Insured (0)	0
Voluntary Deductible	0	Legal Liability to Paid Driver (IMT 28)	50
No Claim Bonus (20%)	-5113	Bi-Fuel Kit	0
Load/Discount	-13767		
Handicap	0		
AAI Discount	0		
AntiTheft	0		
Additional Covers:			
Depreciation Cover			
Hospital Cash Cover			
Roadside Assistance Cover			
Ambulance Cover			
Medical Cover			
Invoice Price Cover (Rs.)			
Key Replacement Cover			
No Claim Bonus Same Slab			
Hydrostatic Lock Cover			
Engine and GearBox Protection Cover			
Consumables Cover			
Total Own Damage Premium (Rs.) (A)	20,454	Total Third Party Premium (Rs.) (B)	8265
Net Premium (A+B)			28719
GST@18%			5169
TOTAL PREMIUM OF YOUR VEHICLE (Rs.)			33888

YOUR NOMINEE DETAILS

Nominee Name: JASHWINI DAS	Nominee Age: 63	Insurer's relationship with Nominee: Spouse	Appointee Name:	Insurer's relationship with appointee:
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In case of a claim, you may email us at claims@bharti-axagi.co.in.

Please intimate us if you wish to change any of the above information or if incorrect.

This policy is booked via IP at Mon Mar 30 16:50:20 IST 2020

We thank you for the patronage and confidence you have placed in us. We look forward to serve you again.

Best Regards,



Rohit Kohli
Vice President - Operations

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 of personal luggage)(c) Organized Racing (d) Pace Making (e) Speed Testing (f) Reliability Trial (g) Any purpose in connection with Motor Trade. Driver's Clause: Persons or Classes of person 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. Limits of Liability: Under Section II-1 (i) of the 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 (ii) of the policy (Damage to Third Party Property) Rs. 7.5 lakhs. Under Section III: P.A cover to owner driver (CS): Rs.15,00,000. PA cover to unnamed passenger Rs. 0. Deductible under Section-I: Compulsory Deductible IMT 22: Rs. 2000 . Voluntary Deductible IMT 22 (A): Rs. 0 Subject to Indian Motor Tariff Endorsement (nos.) . Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy.

Under HP / HYP / Lease (IMT 5,6,7) with:

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 XI of Motor Vehicles Act, 1988. In witness of this Policy has been signed at _____ on _____

Transaction no. : SHMP8666895196

Service Tax Registration no.: AACDB2008DST001

For Bharti AXA General Insurance Co. Ltd.

Stamp duty paid to the account of The District Registrar of Stamps (Acc Head 0030-02-103-0-01), Bangalore Karnataka.

Tax Invoice will be followed after the Policy Certificate

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's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".The Schedule, the attached Policy 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. Insurance is the subject matter of solicitation. For redressal of your grievance, if any, you may approach any one of the offices- 1.Policy issuing office 2.Corporate Office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website: www.irda.gov.in , or on the website of General Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.in