



Insured Name

MR DAS SUBRAT KUMAR

Brand/Model

AUDI A4 2.0 TDI

Registration Number

OD02AN3325

Plan

Private Car - Comprehensive Insurance Policy

Valid From

31 Mar 2021
(00:00 hrs)

Valid Till

30 Mar 2022
(Midnight 23:59 hrs)

Email

sourav.stex@yahoo.com

Mobile No.

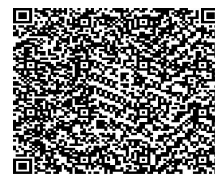
9726677111

IDV

₹ 983921

Total Premium

₹ 21979



Helpline for MR DAS SUBRAT KUMAR

For claim registrations and emergencies, call **1800 103 2292, 24X7**



WHAT IS COVERED



Accidents

Damages to the car due to an accident



Fire

In case your car catches fire, resulting from self-ignition, explosion or lightning



Third-Party Losses

Death, injury or property damage to any third party arising from your car



Theft

If your car is stolen, we will pay you the value as per policy of your car



Calamities

Damage due to natural or man made causes like earthquake, riots, etc



Add ons

Any other add on opted on purchase of this policy

WHAT IS NOT COVERED



Car Review Exception

Pre-existing damages as found on vehicle inspection



Consequential Loss & Contractual Liability

Indirect damage or liability arising due to your car accident



Add ons

Add ons not opted for during purchase of this policy



Illegal Driving

Damage due to the car driven by a person without a valid driving license or under influence of liquor/drugs



Commercial usage of the car

If the car is registered as Private vehicle & if it is used for commercial purpose then the losses or liability due to accident during such usage is not covered in this policy

CLAIM PROCEDURE

STEP 1 Safely park the vehicle to avoid damage.

STEP 2 Inform Bharti AXA on 1800 103 2292 and share your contact number.

STEP 3 Is vehicle in driving condition?

Yes

Take your vehicle to nearest Bharti AXA preferred repairer or we will get your vehicle picked up from your spot.

No

Do not start the vehicle, shift it to the nearest garage or we will get your vehicle shifted at garage, in case of road side assistance coverage.

STEP 4 Submit documents to surveyor /garage and a survey will be conducted.

STEP 5 The claim will be settled if it qualifies as per policy.

CONNECT, RENEW AND SERVICE

www.bharti-axagi.co.in

1800 103 2292 8 am - 8 pm (Mon-Sat)

customer.service@bharti-axa.com

SMS <SERVICE> to 5667700

For WhatsApp, give a missed call on 8505 88 33 11

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Thank you for choosing us.

Warm Regards,
Bharti AXA General Insurance Company Ltd

Rohit Kohli
Authorised Signatory



Insured Name MR DAS SUBRAT KUMAR	Nominee Name JASASWINI DAS	Customer ID 14618365	Policy Period 31 Mar 2021 (00:00 Hrs) to 30 Mar 2022 (Midnight 23:59 Hrs)
Telephone No. 000000000	Nominee Relationship SPOUSE	Covernote No. NA	
Mobile No 9726677111	Nominee Age 59	Policy Issued On March 31, 2021	
Email Address sourav.stex@yahoo.com	Appointee Name NA	RTO Location OD02	
Address 1485 PRAKRUTI NIVAS SRIRAM NAGAR OLD TOWN BBSR BHUBANESHWAR-751002 ODISHA 753013	Appointee Relation NA	Hypothecated To .	

Registration No OD02AN3325	Make/Model AUDI A4 2.0 TDI	Fuel Type DIESEL	CC/KW 1968. 0	Cover Type CO	Type of Body SALOON	Seating Capacity 5	Chassis No WAUZMC8K7 DY702257	Engine No CMF003584
Non Electrical Accessories (₹)	Electrical/Electronic Accessories (₹)	Date of Registration 01 Jun 2013	Mfg Yr 2013	CNG/LPG Unit (₹)	Vehicle IDV 983921	Total IDV (₹) 983921.0		

Agent Code: O1000580 Agent Name: MANAS RANJAN PATTANAIK Agent
Contact No: (Office) 9778977108, (Res.) 9778977108 Agent Email ID: NA

Premium Details

OWN DAMAGE (A)	(₹)	LIABILITY (B)	(₹)
Premium on Vehicle and non Electrical Accessory	34536	Basic Third Party Liability	7890
NCB (25.0%)	-3454.0	Comp PA	325.0
Load/Discount	-20721.0	Legal Liability to Paid Driver	50.0
		Total Liability Premium (B)	8265
		Total Package Premium (A+B)	18626
		GST (18%)	3,353.00
Total Own Damage Premium (A)	10,361.00	Total Premium Payable in Rs.	21979
Compulsory Deductible	0	Applicable IMT Clauses	IMT22-IMT7-IMT15-IMT28-
		Premium Amount	21979
		IDV for First year	983921

Agent Aadhar No.:

Agent Pan Card No.:

Limits Of Liability: (a) Under section II-(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. (b) Under section II-(ii) of the policy: Damage to Third Party Property Rs.7,50,000; PA Cover for Owner-Driver and section III: CSI Rs. 15,00,000 p.a. **Limitations as to Use:** The policy covers use of the vehicle for any purpose other than: Hire or Reward, Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trails or Speed testing, any purpose in connection with Motor Trade. **Driver's Clause** Any person including the insured: Provided also 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 requirement of rule 3 of the Central Motor Vehicles 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". For legal interpretation, English version will hold good. **No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made of pending during the preceding year(s) as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy. **Disclaimer:** Please visit www.bharti-axagi.co.in for the detailed policy wordings, inclusions, exclusions, for complete details on terms and conditions governing the coverage and NCB. This document is to be read with the policy wordings. The policy is valid subject to realisation of cheque. We accept premium only via legally recognised modes. In case of dishonour of premium cheque, the company shall not be liable under the policy and the policy shall be void ab-initio. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy. Coverage will be applicable based on the coverage opted in policy. For the UIN of Add-ons, kindly refer to the website. **Grievance Redressal:** 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 the General Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.in
ISSUED BY - INB0799 on March 31, 2021

Bharti AXA General Insurance Company Ltd.

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 Vehicle Act, 1988. In witness of this policy has been signed aton March 31, 2021

RAJESH
Authorised Signatory

GST no. 21AADCB2008D1ZO Receipt No. 577797745

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. **Stamp duty paid to the account of The District Registrar of Stamps (ACC Head 0030-02-103-0-10), Bangalore Karnataka.**

"I declare that the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy."