



Name of the Policy Holder	: SUBRAT DAS	Policy No	: S8644765
Communication Address	: NO 1485, PRAKRUTI NIVAS OLD TOWN SRIRAM NAGAR VETIRINARY HOSPITAL BHUBANESHWAR, ORISSA - 751002	Policy Type	: Private Car-Comprehensive Insurance Policy
Contact No	: 9726677222	Total Premium	: 4676.00
Email ID	: SOURAV.STEX@YAHOO.COM	Policy Start Date	: 7/11/2017 00:00 hrs
		Policy End Date	: 6/11/2018 Midnight
		Agent No	: 2C000002
		Agent Name	: BHARTI AXA GENERAL INS.CO.LTD.

Your Vehicle Details

Vehicle Reg.no.:GJ05CE4690	Year of Manufacture:2010	Make / Model:MARUTI/ALTO K10 (PETROL)	Fuel Type:Petrol
Insured Declared Value of the Vehicle(IDV):126000.00	Seating Capacity(Including Driver):5	Chassis / Engine No:MA3EADE1S00118498/ K10BN4126915	Cubic Capacity:998

Your Premium Details(in Rs)

Own Damage Premium(A)	
Vehicle	4,020.66
Electrical Accessories Sum Insured (IMT 24) (0)	0.00
Non-Electrical Accessories Sum Insured (0)	0
CNG/LPG (IMT 25) (0)	0.00
Basic Own Damage Premium	4,020.66
Voluntary Deductible	-1,005.16
No Claim Bonus (50%)	-1,507.75
AntiTheft	0.00
Load / Discount	0.00
Total Own Damage Premium	1,507.75
Liability Premium (B)	
Basic TP Premium (Including TPPD)	2,055.00
PA to Owner Driver	100.00
Unnamed PA Cover to Passengers (IMT 16)	250.00
Legal Liability to Paid Driver (IMT 28)	50.00
TPPD	0
Bi-Fuel Kit	0.00
Total Liability Premium	2,455.00
Net Premium (A+B)	3963.00
GST @18%	713.34
Total Premium(In Rs)	4676.00

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 (CSI): Rs. 2,00,000. PA cover to unnamed passenger Rs. 100000. Deductible under Section-I: Compulsory Deductible IMT 22: Rs. 1000 . Voluntary Deductible IMT 22 (A): Rs. 5000 Subject to Indian Motor Tariff Endorsement (nos.) IMT22-IMT22A-IMT28-IMT16-

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 _____

This policy is booked via IP at Tue Oct 31 14:18:05 SGT 2017 IST 2017

Receipt no. : JHDF5776221291

Service Tax Registration no.:AADCB2008DST001

For Bharti AXA General Insurance Co. Ltd



Authorized Signatory

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

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

Bharti AXA General Insurance Company Limited, First Floor, Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi, Off Outer Ring Road, Bangalore - 560 037.

Tax Invoice will be followed after the Policy Certificate