



Reliance Motor Two Wheeler Certificate cum Policy Schedule - Package Policy

Name:	Mr. Prabhudesai Sachin Shridhar Prabhudesai	Policy/Certificate No.:	9202252312158974
Address:	E103,dwarkesh ,Opp Om Jewellers Lt Road, Borivali West Borivali West Mumbai Maharashtra India 400092	Proposal/Covernote No:	R15111501573
		Period of Insurance:	From 00:01 Hrs on 17-Nov-2015 to 23.59 Hrs of 16-Nov-2016
Mobile No:	9324259130	Business/Occupation:	Others
Email id:	prabhudesai.ss@gmail.com	Geographical Area:	INDIA



Insured Motor Vehicle Details

Registration No. & Place	Make / Model & Variant	Engine No./ Chassis No.	Type of Body	CC/HP	Mfg. Month & Year	No. of Wheels	Seating Capacity Including Driver	LCC Excluding Driver	Net Premium ₹
MH-02-CJ-7912 MAHARASHTRA - Mumbai Western Suburbs-Andheri West	ROYAL ENFIELD / CLASSIC 500	U5S5F0BH015436 / ME3U5S5F0BH015436		500	AUG-2011	2	2	1	1510.00

Insured's Declared Value (IDV)

Vehicle ₹	Trailer/ Side Car ₹	Electrical / Electronic Accessories ₹	Non Electrical Accessories ₹	CNG / LPG Kit ₹	Total IDV ₹
74229.00	0	0.00	0.00	0.00	74229.00

Nominee Details

NomineeName	Age	Relationship	Appointee Name (If Minor)	Benefit %
A	25	Other		100

Premium Computation Table

Own Damage - Section I	Amount	Liability - Section II	Amount
Basic OD	₹ 1138.17	Basic Liability	₹ 884.00
Total Basic Own Damage Premium	₹ 1138.17	Total Basic Liability Premium	₹ 884.00
Less		PA Benefits - Section III	
Voluntary Deductible - (IMT - 22A)	₹ -200.00	PA covers for owner-driver	₹ 50.00
Deduct 45 % for NCB	₹ -412.11	Total PA Premium	₹ 50.00
Sub Total (deduction)	₹ -612.11	Legal Liability to paid driver	₹ 50.00
TOTAL OWN DAMAGE PREMIUM	₹ 526.06	TOTAL LIABILITY PREMIUM	₹ 984.00
Add on Cover/s Opted		TOTAL PACKAGE PREMIUM (Sec I + II + III)	₹ 1510.00
Total Cover		Add: Service Tax (Including Swachh Bharat Cess )	₹ 218.95
		FINAL AMOUNT	₹ 1729.00

Subject to I.M.T.Endt.Nos. IMT 22A,15,28,22

Service Tax Registration No: AABCR6747BST001 Category-General Insurance Business : Service 00440005

The shortfall/excess in the TP Premium will be collected/refunded after the release of the IRDA OF INDIA circular which shall be effective from 1st April, 2015

Add on – Total Cover Details

Road Tax SI ₹	Registration Fees ₹	Insurance Premium ₹	Total Cover SI ₹
0	0	1487.7	1487.7

Special Conditions:

Limitations as To Use:

The Policy covers use 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

**Persons/Classes of Persons 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 :** 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 of control of the insured up to the limits specified ₹ 100000/- c) Under Section III of the policy - PA cover for owner driver CSI ₹ 100000 /-

**Deductible under Section-** (i) Compulsory deductible ₹ 100/- (ii) Additional compulsory deductible ₹ 0/- (iii) Voluntary deductible ₹ 1500/-

No Claim Bonus will only be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

\* "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 all pre-existing damages/ Liability to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy. The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in.

Consolidated Stamp duty Paid vide GRAS GRN No. MH006126164201415E dated 02 March 2015\*\* \*\* Not Applicable for the State of Jammu & Kashmir

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.

**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 appealing 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.

Note: Kindly acknowledge receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

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 Motor Two Wheeler Package Policy.

"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"

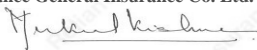
In witness whereof this Policy has been signed at Mumbai on 15-Nov-2015 in lieu of Cover Note No/Proposal No. R15111501573 Dated 15-Nov-2015

In the unfortunate event of a claim, Please call along with your Policy No. on 1800 3009 (toll free) and register your claim immediately but within 7days from date of loss or you can email us on Rgicl.services@relianceada.com



General Insurance

Insurance is the subject matter of Solicitation. IRDA Of India Registration No. 103.  
Corporate Identity Number U66603MH2000PLC128300.  
Reliance General Insurance Co. Ltd.  
Registered office : Reliance Center19, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400001  
Policy Issuing Office : 570/Naiagam Cross Road, Next to Royal Industrial Estate Wadala (W)., Mumbai - 400 031  
Branch Issuance Office : 570- Rectifier House, Naiagam Cross Road Wadala(w) Mumbai Mumbai Maharashtra 400031  
Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License

For Reliance General Insurance Co. Ltd.  
  
Duly Constituted

Intermediary Code/Name :Direct / Direct  
Intermediary Contact No.:

## General Insurance

Dear Mr. Prabhudesai Sachin Shridhar Prabhudesai

We thank you for placing your trust with Reliance General Insurance Company Limited

We are pleased to enclose Two Wheeler Package Policy as Proposed by you

This Policy has been issued on the basis of the information provided by you during the transaction. The information has been captured by the system as ONLINE PROPOSAL FORM with Proposal No R15111501573 for future reference. Given here below is an extract of the same for your records and reference

<b>(I) Details of Registered Owner/Insured</b>			
Name of the Insured	: Mr. Prabhudesai Sachin Shridhar Prabhudesai	Email	: prabhudesai.ss@gmail.com
Address	: E103,dwarkesh ,Opp Om Jewellers Lt Road, Borivali West Borivali West Mumbai Maharashtra India 400092	Landline Number	:
		Mobile Number	: 9324259130
<b>(II) Policy Details</b>			
Total Insured Declared Value (IDV)	: 74229	Total Premium Amount	: 1729
Policy Start Date	: 17-Nov-2015	Policy End Date	: 16-Nov-2016
Hypothecation Type	:	Name of Financial Institution	:
Address of Financial Institution	:	Renewal/Rollover/New	: Renewal
<b>(III) Vehicle Details</b>			
Make	: ROYAL ENFIELD	Manufacturing Month/Year	: AUG-2011
Model	: CLASSIC	Date of Purchase	: 30-Aug-2011
CC/HP	: 500	Date of Registration	: 30-Aug-2011
Variant	: 500	Registration Number	: MH-02-CJ-7912
Engine Number	: U5S5F0BH015436	Seating Capacity Including Driver	: 2
Chassis Number	: ME3U5S5F0BH015436	Carrying Capacity excluding Driver	: 1
Vehicle IDV	: 74229	Value of Non Electrical Accessories	: 0
Value of CNG/LPG KIT	: 0	RTO Location	: MAHARASHTRA - Mumbai Western Suburbs-Andheri West
Fuel Type	: Petrol		
Value of Electrical Accessories	: 0		
<b>(IV) Additional Cover/s Opted</b>			
Electrical Accessories	: NO	PA Cover for Paid Driver	: NO
CNG/LPG Kit Attached	: NO	Personal Accident Cover for Unnamed Passengers	: NO
Fiber Glass Fuel Tank	: NO	Legal Liability to Paid Driver	: YES
Trailer/ Side Car Covered	: NO	Legal Liability to Soldiers	: NO
Reliability Trials and Rallies	: NO	Legal Liability to Employees	: NO
Personal Accident Cover for Named Passengers	: NO	Legal liability to Non-Fare Passenger	: NO
PA cover for owner driver	: YES	Extension in Geographical Area	: NO
Non Electrical Accessories	: NO	Loading Charged	: NO
Driving tuition covered	: NO	Loss of Accessories	: NO
Imported vehicle	: NO		
PA cover to Unnamed hirer and unnamed pillion passengers	: NO		
<b>(V) Add on Cover/s Opted</b>			
Nil Depreciation Cover	: NO	EMIProtection	: NO
<b>(VI) Discounts Claimed</b>			
Anti Theft Device Discount	: NO	Vehicle Specially designed/ modified for blind handicapped and mentally challenged person	: NO
Automobile Association	: NO	Limited to own premises	: NO
Automobile Association Membership Number/Name	:	Automobile Association Disc	: NO
Voluntary Deductible Discount	: YES		
Against this discount you have accepted an additional voluntary deductible of Rs 1500 against each claim			
Restrict TPPD Liability To 6000	: NO		
<b>(VII) PA to Owner Driver - Nominee Details</b>			
PA Owner Driver :	Nominee name : A	Age: 25	Relationship with Owner Driver : Other
<b>(VIII) Previous Year Policy Details</b>			
Policy Number	: 9202742312028263	Previous Insurer Name	: Reliance General Insurance Company Ltd.
Policy End date	: 16-Nov-2015	Current NCB Applicable %	: 45
Claim (Yes or No)	: NO	Branch Name & Address	: 570- Rectifier House, Naigaum Cross Road Wadala(w)
<b>(IX) Payment Details</b>			
Payment Mode	: Online	Bank Name	:
Premium Amount	: 1729	Payment Date	: 15-Nov-2015
<b>Declaration</b>			
I agree that the insurance benefit available to me shall become voidable in the event of any untrue or incorrect statement, misrepresentation,non-description or non-disclosure in any particulars in the application form / personal statement, declaration and connected documents or any material information has been withheld by me or anyone acting on my behalf to obtain insurance benefit. I hereby declare that I am not aware of any neglect and omission or error or existence of any circumstances likely to give rise to a claim thereof. I hereby declare, incase of false declaration the Insurance Company shall have the right to cancel the policy. The insurance company shall have the right to change the premium and conditions agreed to subject to such terms and conditions as has been communicated to me. I hereby agree that my enrollment for insurance would be at the sole discretion of the insurance company. I declare and warrant that the information I have given in this online form will be considered as the proposal form in relation to myself (or other person or categories of persons to be insured) and any documentation of information accompanying it or arising out of the answers I have given is complete and accurate in all respects. I understand and agree that this online form and other information and documentation I have given or will give,relating to myself or any other person to be insured, will be the basis of any insurance that you may issue, and I also understand the consequences of any default. I further understand that the coverage offered is subject to realization of premium payment.			
Online Transaction Facility - Terms and Conditions: I have read and understood the terms and conditions governing the Online Transaction Facility of Reliance General Insurance Company Ltd. I have also read and understood the salient, features, terms and conditions of the policy as stated in the brochure.			
Insured Name : Mr. Prabhudesai Sachin Shridhar Prabhudesai		Date : 15-Nov-2015	
The information that you give to Reliance General Insurance on this online form will be treated as the proposal form and details in any supplemental information form or documentation supplied by you or on your behalf will influence our decision to offer insurance and the terms upon which to offer it. Further, any policy we issue will be based on what you have told us. It is therefore important that your answers are complete and accurate in all respect.			
The questions in this online form are indicative rather than exhaustive. You must provide us with all information relevant to the risk to be insured,even if it is not the subject of a question in this online form. If you are in any doubt as to what information should be given, please email us at Rgicl.services@relianceada.com. Any failure to provide us with full and accurate material information may mean that your policy can be declared as void.			
No insurance cover will be in force until we have approved it and the premium has been paid.			
Statutory Warning - PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)			



General Insurance

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 punishable with fine, which may extend to five hundred rupees.

We hope the information shown above is found by you as correct

For detailed terms & condition (Policy Wordings) governing this policy, kindly refer our website.

In case of any query you may contact our customer care service numbers given on the face of the policy. We look forward to having a long term & fruitful relationship