


Reliance Commercial Vehicles (Passengers Carrying 4W>6 & 3W>17) Package Policy- Schedule

Policy Number: 17082223400000796	Proposal/Covernote No: R16112244372
Insured Name : MR.DNYANESHWAR SHIVAJI GHUGE	Period of Insurance: From 00:00 Hrs on 17-Nov-2022 to Midnight of 16-Nov-2023
Communication Address & Place of Supply : AT KINI, TQ JAFRABAD,,DIST JALNA,,MAHARASHTRA,,INDIA,431203	Policy Issuing Branch : C-9 & C-10, SECOND FLOOR, ABC COMPLEX, ADALAT ROAD , AURANGABAD,,MAHARASHTRA, 431001
Mobile No : 9860327354	Tax Invoice No. & Date : R16112244372 & 16 Nov 2022 14:21
Email-ID : NA	GSTIN/UIN & Place of Supply: MAHARASHTRA

Insured Vehicle Details			
Registration No.	MH21X6649	Mfg. Month & Year	JUL-2015
Make / Model & Variant	Eicher/10.75 & E Bus Bs 2	CC / HP / Watt	90
Engine No./Chassis No.	E413CDFF035666/MC2A5ERF0FF318372	LCC Including Driver	28
Type of Body	NA	Total Premium ₹	40109.00
RTO Location	MAHARASHTRA - Jalna	Total IDV ₹	1100000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	Mahindra And Mahindra Financial Services Limited ,
Vehicle Category	Bus	Vehicle Usage Type	Contract Carriage
Vehicle Usage Sub Type	School Bus		

Insured Declared Value (IDV)			
Chassis IDV ₹	0.0	Non Electrical Accessories ₹	155000.0
Body IDV ₹	0.0	CNG / LPG Kit ₹	0.0
Vehicle IDV ₹	945000	Trailer / Side Car ₹	0.0
Electrical / Electronic Accessories ₹	0.0	Total IDV ₹	1100000.00

Premium Summary			
Own Damage - Section I	Amount(₹)	Liability - Section II	Amount (₹)
Basic OD	906.77	Basic Liability (TPPD 1)	32307.00
Non Electrical Accessories	144.67	Total Basic Liability Premium	32307.00
Covers for Lamps Tyres/Tubes parts etc (IMT-23)	157.72	PA Benefits - Section III	
Total Basic Own Damage Premium	1209.16	Compulsory PA cover to Owner Driver	375.00
TOTAL OWN DAMAGE PREMIUM	1209.16	Total PA Premium	375.00
		Legal Liability to paid driver and/or Conductor and/or cleaner	100.00
		TOTAL LIABILITY PREMIUM	32782.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	33991.00
		CGST (@9.00 %)	3059.00
		SGST (@9.00 %)	3059.00
TOTAL PREMIUM PAYABLE (₹)			40109.00

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT ,40,23,21,7

GSTIN :27AABCR6747B1ZG,

HSN :997134,Description of services :Motor vehicle Insurance Service

"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year"

PA-Nominee Details	Name	Age	Relation
1	MRS GHUGE	32	Spouse

Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/509/2022/(Validity Period from Dt.27/10/2022 to Dt.15/07/2023)/4603 DT.27 OCT 2022" at General Stamp Office, Mumbai.** Not Applicable for the State of Jammu & Kashmir

 17A15952 / Amit Nandkishore
Bhavsar

9595412200

bhavsarvikrant@yahoo.com

Intermediary Code/Name

Intermediary Contact No.

Intermediary E-mail ID

POS UID Aadhaar No. / PAN No.

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 Identity No. U66603MH2000PLC128300. UIN: IRDAN103RP0012V02100001. 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/PCV/PS/Ver. 1.3/310118.

- Limits of liability** : PA cover for owner driver under section III CSI ₹ 1500000.0(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- (TPPD 1 Sum Insured - ₹ 7,50,000/-, TPPD 2 Sum Insured- ₹ 6,000/-).
- Limitations as to use** : The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.(e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- Persons/Classes of persons entitled to drive** : 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.
- Deductible under Section-I** : (i) Compulsory deductible ₹1000.0/-(ii) Additional compulsory deductible ₹0 (iii) Voluntary deductible ₹ 0.0/-

Compulsory PA cover for owner driver :

Insured is not eligible for compulsory PA cover for owner driver in the policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:

"I/ we hereby declare that I/ we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."

In case you have missed it, please opt for compulsory PA cover by payment of additional premium as applicable. Liability of insurance company shall commence from the date of receipt of such additional premium.

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy"

The NCB provided is on Basic OD Premium excluding Add-on wherever applicable. The policy wording with detailed terms, conditions and exclusions are available on our website 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.

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

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.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

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 affix 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 1800 3009 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.

In the unfortunate event of a claim, please call quoting your Policy No. on (022) 48903009(Paid) 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.

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.

Special Conditions : ACERemark as ACE of Rs.25000 Additional Compulsory Excess of Rs.5000.0 RGICL_ORB.

For Reliance General Insurance Co. Ltd.

Authorised Signatory

Risk Assumption Letter

Dear Mr. **DNYANESHWAR SHIVAJI GHUGE**

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 170822223400000796 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH21X6649	Mfg. Month & Year	JUL-2015
Make / Model & Variant	Eicher/10.75 & E Bus Bs 2	CC / HP / Watt	90
Engine No./Chassis No.	E413CDFF035666/MC2A5ERF0FF318372	LCC Including Driver	28
Type of Body	NA	Total Premium ₹	40109.00
RTO Location	MAHARASHTRA - Jalna	IDV ₹	1100000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	Mahindra And Mahindra Financial Services Limited ,

Insured's Declared Value (IDV)			
Chassis IDV ₹	0.0	Non Electrical Accessories ₹	155000.0
Body IDV ₹	0.0	CNG / LPG Kit ₹	0.0
Vehicle IDV ₹	945000	Trailer / Side Car ₹	0.0
Electrical / Electronic Accessories ₹	0.0	Total IDV ₹	1100000.00

Previous Policy Details		
Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status
	From : 01-01-1900 To : midnight	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover

Vehicle Own Damage + Third Party Coverage

- ☐ Electrical/electronic accessories
☒ Non-electrical accessories
☐ Bi-fuel kits comprising LPG/CNG systems

Add-on Covers

- ☐ **Nil Depreciation Cover** No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims.
- ☐ **Additional towing Charges** Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ₹ 0.0/-).
- ☐ **Additional Limit of TPPD** Indemnify the Insured for an additional TPPD amount opted for damage to property other than the property belonging to the Insured or held in trust or in custody of Insured.
- ☐ **Emergency Hotel Accommodation** Provide allowance towards the Hotel accommodation insured vehicle met with accident/ stolen 200 kms away from the location provided in policy copy.

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at rgicl.services@relianceada.com or call us on **022 48903009(Paid)** for necessary changes/rectification. 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. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection of your claims.

(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.)

For Reliance General Insurance Co. Ltd.

Authorised Signatory

Know your Policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle details.

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on **022 48903009 (Paid)** or visit any of our branches. Kindly refer to the Key Feature Document and Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

What documents do you require for making any change to your Policy

1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address

Documents required: Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

2. Changes in electrical and non electrical accessories/CNG/LPG kit

Documents required: Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

3. Changes in financier details (Hypothecation/Lease/Hire purchase)

Documents required: Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



Report vehicle
at Network Garage



Claim registration
by Network Garage



Survey, Document verification,
Loss Assessment & Re-inspection



Cashless Amount
Confirmation



Vehicle
Delivery

How to register a Claim - Reimbursement



Registration
of Claim



Report Vehicle
at Garage



Survey, Document
verification, Loss Assessment
and Re-inspection



Vehicle
Delivery



Submission of
Original Repair Bills +
Payment Receipt



Claim Settlement
to Customer

What documents do you require to register a Claim

1. Claim form duly filled and signed (company stamp in case of company registered vehicles)
2. Registration copy
3. Driving License of the driver at the time of loss
4. Policy copy
5. Vehicle fitness certificate
6. Vehicle route permit
7. Vehicle carriage permit
8. Road tax copy
9. Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre **022 48903009(Paid)**. Delay in intimation would result in the violation of policy condition. 2. Any additional document, if required, will be informed.

How to renew your policy conveniently



Visit reliancegeneral.co.in
and renew online



Call 1800 3009
and renew



Submit a cheque/DD
along with signed Renewal Notice
to branch/agent and renew

Payment Modes



Internet banking



Cheque/DD



Credit/Debit Card

Proposal Form for POS Reliance Commercial Vehicles Package Policy (Other than Motor Trade Internal Risks Policy)

(The queries made/details stated below are the minimum requirement to be furnished by a proposer.

The Insurer may seek any other information as desired for underwriting purpose.)

*(Applicable to all classes of vehicles with suitable amendments in 'Limitations as to Use')

☒ PCV

☐ GCV

☐ MISC D

☐ Trailer

For Office Use Only

Policy Number 17082223400000796

Date

Savvion Reference No

Inspection Lead No.

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name AMIT NANDKISHORE BHAVSAR

Code 17A15952

Branch Name Aurangabad

Code 1708

Sales Manager Name Avinash Kharat

Code 70278816

*POS PAN No.

*POS UID Aadhaar No.

Details (To be filled in BLOCK LETTERS)

1. This Proposal is for ☐ A New Policy ☐ Renewal of Policy ☐ Endorsement ☐ Others (Please Specify _____)

2a. Proposer's Full Name ☒ Mr. ☐ Mrs.

2b. Address Address for Communication Address where Vehicle is Normally Kept and Used

Flat/Building/Door/Block No. At Kini, Tq Jafrabad, , DIST JALNA

Road/Street/Sector

Nearest Landmark

Area

City

Pin Code 431203

State MAHARASHTRA,

Country India

Phone

Mobile 9860327354

Emergency Contact No.

Blood Group

Email NA

Fax

3. Period of Insurance From 17/11/2022 To 16/11/2023

4. Source of Funds ☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings

5. Monthly Income ☐ Upto ₹ 20,000 ☐ ₹ 20,001 to ₹ 50,000 ☐ ₹ 50,001 to ₹ 1,00,000 ☐ ₹ 1,00,001 and above

6. UID Aadhaar No. 7. PAN No.

Details of the Vehicle

8. Registration Number MH21X6649 9. Date of Registration 17-Dec-2015

10. Registering Authority & Location MAHARASHTRA - Jalna

11. Year & Month of Manufacture JUL-2015 12. Cubic Capacity 90

13. Engine Number E413CDFF035666

14. Chassis Number MC2A5ERF0FF318372

15. Make of Vehicle EICHER

16. Type of Body/Model NA

18. Gross Vehicle Weight (GVW)/Cubic Capacity (C.C.)
19. Goods type (Applicable only if GVW+7500kgs) ☐ Hazardous Goods ☐ Non-Hazardous Goods
20. Is the Vehicle made in India? ☒ Yes ☐ No
21. Max. Licensed carrying capacity (No. of Passengers) in case of Passenger carrying vehicles 27
22. Vehicle Category ☒ Bus ☐ Taxi
 Vehicle usage type (Applicable if bus) : ☒ Contract Carriage ☐ Stage Carriage ☐ Private Usage
 Vehicle usage sub type (Applicable if Contract Carriage): ☒ School Bus ☐ Employee pickup Bus ☐ Others
23. Seating capacity (Including Driver) 28

Details of the Vehicle Type and Use

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

Insured's Declared Value (IDV) of vehicle Chassis Body	Non - electrical accessories fitted to the vehicle (₹)	Electronic accessories fitted to the vehicle (₹)	Value of CNG/ LPG Kit Bi Fuel (₹)	Total Value (₹)
945000	155000.0	0.0	0.0	1100000.00

- 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.)

25. Details of Driver : (a) Age of Owner Driver Others
 (b) Does the driver suffer from defective vision or hearing or any physical infirmity. ☐ Yes ☐ No
 If "Yes" please give details _____

- (c) Has the driver ever been involved for causing any accident or loss? ☐ Yes ☐ No
 If "Yes" please give details as under including the pending prosecution, if any:-

(d) D.O.B

26. Add On Covers (Subject to availability and eligibility)
 (a) Easy Monthly Instalment (EMI) Protection Cover: (RGI-MO-A00-00-17-V01-14-15) ☐ Yes ☒ No

0.0

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: ₹ _____

(b) Additional Towing Charges

(c) Nil Depreciation Cover:

(d) Total Cover

(e) Voluntary Deductible

Voluntary Deductible amount opted ₹ _____

(f) Emergency Hotel Accommodation

Benefit Amount: ₹0.0

(g) Additional Limit of TPPD

Additional Limit opted: ₹0.0

(h) Personal Belongings Cover

Benefit Amount: ₹0.0

(i) Daily Allowance Benefit

Per day allowance amount opted : ₹0.0

Coverage Days opted: 0

(j) Daily Allowance Benefit Plus

Per day allowance amount opted: ₹0.0

Coverage Days opted: 0

(k) Tools and Equipment Cover

(l) Any other Details _____

27. 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.

28. Are you a member of Automobile Association of India? If yes, please submit membership copy. ☐ Yes ☒ No
29. Whether the Vehicle is used for Driving Tuitions? ☐ Yes ☒ No
30. Whether use of Vehicle is limited to Own Premises? ☐ Yes ☐ No
31. Whether the commercial vehicle is also used for Private purposes (excluding use for hire or reward)? ☐ Yes ☐ No
33. Whether the Vehicle is fitted with Fibre Glass Tank? ☐ Yes ☒ No
34. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country? ☐ Yes ☐ No
- If so, is the duty element included in the IDV?
35. Whether the Vehicle is design for use of Blind/Handicapped/Mentally Challenged Person? ☐ Yes ☒ No
36. Date of purchase of the Vehicle by the Proposer 17-Dec-2015
37. Whether the Vehicle at the time of purchase was ☐ New ☐ Second Hand

Risk Inclusions

38. Liability to third parties: The policy provides Third Party Property Damage (TPPD) of ₹ 1 lakh (Two wheelers) and ₹ 7.5 lakhs (other class of vehicles)
- Do you wish to restrict the above limits to the statutory TPPD Liability limit of ₹ 6000/- only? ☐ Yes ☒ No
- Do you wish to cover legal liability to?
- (a) Driver/Conductor /Cleaner (No. of persons) ☐ Yes ☐ No
- (b) Other employees (No. of Persons) ☐ Yes ☐ No
- (c) Non-fare paying passenger (No. of persons) ☐ Yes ☐ No
38. Do you wish to include personal Accident (P.A.) Cover for paid drivers, cleaners and conductors? ☐ Yes ☒ No
- If Yes, give name and Capital Sum Insured (CSI) opted for. The maximum CSI available per person is ₹ 1 Lakh in the case of Motorised two-wheelers and ₹ 2 lakhs for other classes of vehicles.
39. Personal Accident Cover for Owner Driver. Please give details of nomination
- | Name | Name of Nominee | Age of Nominee | Name of Appointee (if Nominee is Minor) | Relationship | Address |
|------|-----------------|----------------|---|--------------|---------|
| | | | | | |
- (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)
40. Do you wish to include Personal Accident cover Named Persons? ☒ Yes ☐ No
- | Name | CSI Opted | Name of Nominee | Age of Nominee | Name of Appointee (if Nominee is Minor) | Relationship | Address |
|------|-----------|-----------------|----------------|---|--------------|---------|
| | | | | | | |
41. 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

42. Please state if the vehicle is under ☐ Hire purchase ☐ Lease Agreement ☐ Hypothecation Agreement
- If so, give name and address of concerned parties.
43. Full Name M/s Mahindra And Mahindra Financial Services Limited
44. Address

Note

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this tariff and it will be fixed at the commencement of each policy period for each insured vehicle.

The IDV of the vehicle is to be fixed on the basis of manufacturers' listed selling price of the brand & model as the vehicle proposed for insurance at the commencement of insurance / renewal, and adjusted for depreciation as per policy wordings.

Details of Previous Insurance

45. Full Name of previous insurer
46. Address -
47. Policy Number Previous policy Expiry

48. Type of cover: ☐ Package Policy ☐ Liability Only ☐ Other (To be describe)
49. NO CLAIM BONUS allowed under previous policy (%)
50. Claims taken in previous policy ☐ Yes ☒ No
 If yes, No. of Claims Claims Amount ₹
51. Are you entitled to No Claim Bonus ☐ Yes ☒ No
 If yes, please submit/attached proof thereof

Payment Details

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

Proposer's Bank Details

52. Name of the Bank Account Holder
53. Bank Account No.: 54. Account: ☐ Saving ☐ Current
55. Name of the Bank
56. Branch
57. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)
58. 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.

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 CO.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 for 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

You can support our Go Green Initiative by saying "No" to Policy kit, Renewal Notice and Other Communications hard copy. We will be sending you a digitally signed soft copy on your registered Email ID & Mobile number.

Hard copy required ☐ Yes ☐ No

Name
 Date : 16 Nov 2022 14:21

Place :
 Date : 16 Nov 2022 14:21

Signature

Signature of Proposer & Company Seal

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

1. 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.
2. 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

Name of IRDA Agent/Broker ☐ Mr. ☐ Mrs.

Place :

Date :

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

Signature of IRDAI Agent/Broker

* Mandatory details to be filled